

ध्यास प्रगतीचा कास नीतीची...

सन २०१०
व्यवसाय
रु. ८७३.३५ कोटी
नफा
रु. ३.१० कोटी

सन २०१५
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रु. १८१३.१० कोटी
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रु. १८.२४ कोटी

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जळगाव जनता सहकारी बँक लि., जळगाव
(शेड्यूलड बँक)

सब समाज को लिए साथ में आगे है बढ़ते जाना ।



बँकेच्या वतीने सॅनिटरी नॅप्किनची जनजागृती व कोजागिरी निमित्त व्हर्स्टाईल कथक नृत्याच्या कार्यक्रमाचे ब्राम्हण सभा, बळीराम पेठ येथे आयोजन करण्यात आले होते. बँकेच्या झाशीची राणी महिला बचत गटाच्या सदस्यांनी आरोम्याच्या दृष्टीने सॅनिटरी नॅप्किन वापरबाबत उपयुक्त अशी माहिती उपस्थित महिलांना दिली.



बचतगट सदस्यांना त्यांनी तयार केलेल्या मालासाठी बाजार पेठ उपलब्ध व्हावी या अनुषंगाने बँकेच्या वतीने बँकेच्या मुख्य कार्यालयात दीपोत्सव बाजारपेठेचे आयोजन करण्यात आले. सदर बाजारपेठेत दिवाळी अनुषंगाने विविध वस्तु विक्रीसाठी उपलब्ध करून देण्यात आल्या



केशवस्मृती प्रतिष्ठान व जळगाव जनता सहकारी बँकेच्या वतीने विवेकानंद प्रतिष्ठान विद्यालय निर्मित तेजोमय नादब्रम्ह ह्या सुमधुर गीतांच्या कार्यक्रमाचे बँकेच्या मुख्य कार्यालय आवारात आयोजन करण्यात आले होते



कोरोना विषाणूजन्य परिस्थिती पाहता बँकेच्या मुख्य कार्यालयात कर्मचारी वर्गासाठी जलनेती या योग प्रशिक्षणाचे आयोजन करण्यात आले डॉ.श्री सुहास नेमाडे व डॉ.सौ निशिगंधा नेमाडे यांनी यावेळी कर्मचारी वर्गास मार्गदर्शन केले.



मुसळधार पावसामुळे चाळीसगाव व परिसरातील नागरिकांवर ओढवलेल्या नैसर्गिक आपत्तीमुळे अनेक लोकांचे संसार उध्वस्त झालेत. अशा वेळी सामाजिक जबाबदारी जोपासण्याच्या अनुषंगाने बँकेच्या वतीने चाळीसगाव येथील वाकडी गावात पुरग्रस्त झालेल्या कुटुंबीयांना चटई व ब्लॅकेट चे वाटप करण्यात आले व तेथील ग्राहकांना व्यवसाय पुन्हा उभारता यावा यासाठी कमी व्याजदरात कर्ज वितरण करण्यात आले.





अध्यक्षीय मनोगत...

सहोदरहो,

कोरोनाच्या महामारीमुळे गेली दोन वर्षे संपूर्ण जग व पर्यायाने आर्थिक क्षेत्र भयावह सावटाखाली होते. सुदैवाने देशात केंद्र शासनाने व महाराष्ट्रात राज्य शासनाने केलेला योग्य धोरणांचा अवलंब व वेगाने राबविलेली सार्वजनिक लसीकरणाची मोहीम यामुळे आपण या संकटातून बाहेर पडत आहोत. विशेषत्वाने, डेल्टा या विषाणूमुळे दुसरी लाट खूपच घातक होती. त्यानंतर आलेली ओमायक्रॉन विषाणूची लाट मात्र इतकी घातक नव्हती. जळगाव जनता बँक परिवारातील सभासद, ग्राहक व कर्मचारीवर्गात कोरोनाचा संसर्ग मोठ्या प्रमाणावर झाला होता. दुदैवाने काही सहकार्यांना आपण या काळात मुकलो, त्यांची सश्रद्ध आठवण सर्वप्रथम मी करीत आहे.

आर्थिक वर्ष २०२०-२१ च्या तुलनेत २०२१-२२ हे गतवर्ष आपल्या बँकेच्या प्रगतीसाठी खूपच आश्वासक राहिले. संचालक मंडळाने तत्परतेने घेतलेले निर्णय, कसोशीने पाळलेले रिझर्व्ह बँकेचे नियम व आदेश, कार्यक्षम सुशासन व सभासद, ग्राहक अन् कर्मचार्यांनी दिलेला सकारात्मक प्रतिसाद यामुळे गतवर्षी महत्वाच्या आर्थिक निकषांवर आपण उत्तम गुणांनी उत्तीर्ण झालो आहोत, याचा मला सार्थ अभिमान वाटतो. अभिनंदन! आर्थिक वर्ष २०२१-२२ अखेर बँकेचा एकूण व्यवसाय रु. ३०१८ कोटी झाला आहे तर एनपीएचे प्रमाण खूप कमी झाले आहे. २०२०-२१ च्या तुलनेत ३१.०३.२०२२ रोजी संपलेल्या वर्षात ढोबळ एनपीए रु. १७ कोटीने कमी होऊन रु. ६०.९७ कोटीपर्यंत सिमीत करण्यात संचालक मंडळ यशस्वी झाले आहे. बँकेला होणार्या व्यावसायिक नफ्यातून रिझर्व्ह बँकेच्या नियमानुसार आवश्यक तरतुदीच्या पलिकडे जाऊन आपण अनुत्पादक कर्जासाठी जास्तीची तरतूद केली आहे. त्यामुळे आता बँकेचे निव्वळ एनपीए शून्य टक्के करण्यात यश प्राप्त झाले आहे. यंदा आपल्या बँकेचा निव्वळ नफा गतवर्षीच्या तुलनेत रु. ४ कोटीने वाढला असून निव्वळ नफा रु. १८.२३ कोटी झाला आहे. हा निव्वळ नफा घोषित करीत असतांना आपल्या निदर्शनास मी आणून देऊ इच्छितो की, भविष्यकालीन विचार करून आपण या निव्वळ नफा निश्चितीपूर्वी काही विशेष आर्थिक तरतुदी (आवश्यक नसल्यात तरी) करून ठेवल्या आहेत. एखाद्या वित्तीय संस्थेच्या दीर्घकालीन आर्थिक स्थैर्यासाठी अशा पद्धतीच्या तरतुदी करणे योग्यच असते.

वर उल्लेख केल्याप्रमाणे व सोबत जोडलेल्या आर्थिक पत्रकात दर्शविल्याप्रमाणे आपणास असे जाणवेल की, आपली बँक सर्व आर्थिक निकषांनुसार सर्वार्थाने स्थैर्य प्राप्त केलेली आहे. अर्थात, हे यश निव्वळ एका वर्षातील कामाची फलश्रुती नाही! विद्यमान संचालक मंडळ दि. २७ जुलै २०१५ पासून कार्यरत असून गत सात वर्षात या संचालक मंडळाने राबविलेली शास्त्रशुद्ध व्यावसायिक धोरणे यासाठी कारणीभूत आहेत. ३१ मार्च २०१५ रोजी आपल्या बँकेचा एकूण व्यवसाय रु. १८१० कोटी होता. गत सात वर्षात हा व्यवसाय वाढून आता रु. ३०१८ कोटी झाला आहे. याच कालावधीत आपले भांडवल व स्व-निधी रु. १२४ कोटीने वाढले आहेत. या सर्वांगीण प्रगतीच्या पाठीमागे संचालक मंडळ, अधिकारी आणि कर्मचारीवृंदाचे एकदिलाने केलेले सामूहिक अथक प्रयत्न आहेत, म्हणून मी त्यांचेही मनःपूर्वक अभिनंदन करतो. या कालावधीत संचालक मंडळाने राबविलेल्या धोरणांची ठळक वैशिष्ट्ये पुढीलप्रमाणे आहेत-

- ▶ सामूहिक सजगता व सांघिक निर्णय पद्धती
- ▶ आधुनिक संगणकीय पद्धती व माहिती तंत्रज्ञानाचा पर्याप्त वापर
- ▶ रिझर्व्ह बँकेच्या आदेशांचे काटेकोर पालन
- ▶ थकबाकी टाळण्यासाठी दिलेल्या कर्जाचा सातत्यपूर्ण पाठपुरावा व थकबाकी वसुलीसाठी सर्व कायदेशीर मार्गांचा तत्पर वापर.
- ▶ आदर्श व्यवसाय निती व धोरणे, दूरदृष्टी
- ▶ सुचारू जोखीम व्यवस्थापन तंत्राचा अवलंब
- ▶ आर्थिक निकषांवर आधारित अंतर्गत सक्षमीकरणाचे कालबद्ध नियोजन

गत सात वर्षांच्या वाटचालीत असे निदर्शनास आले आहे की, रुपये तीन हजार कोटींचा व्यवसाय असलेल्या बँकेचे संचालन करण्यासाठी विविध स्वरूपाच्या प्रयत्नांची सातत्यपूर्ण पराकाष्ठा करावी लागते. पीएमसी बँकेच्या पतनानंतर नागरी सहकारी बँकांकडे नियंत्रकाची पाहण्याची दृष्टी बदलली आहे. त्याच दरम्यान बँकिंग रेग्युलेशन अँक्ट १९४९ मध्ये दुरुस्त्या करून रिझर्व्ह बँकेचे नियमनाचे अधिकार वाढले आहेत. रिझर्व्ह बँकेने नागरी सहकारी बँकांच्या सुदृढतेसाठी कडक उपाययोजना टप्प्या-टप्प्याने राबविण्यास सुरुवात केली आहे. गत वर्षापासून नागरी सहकारी बँकांची तपासणी पारंपरिक स्वरूपाची राहिलेली नसून आंतरराष्ट्रीय स्तरावर स्वीकृत झालेल्या 'जोखीम व्यवस्थापना'वर आधारलेली आहे. वैधानिक तपासणी,

नियामक तपासणी, अंतर्गत तपासणी अशा विविध तपासण्यांमध्ये आता भविष्यकालीन संभाव्य जोखिमांचे आकलन केले जाते व त्यावर आधारित भाष्य केले जाते. या प्रक्रियेचा भाग म्हणून विविध प्रकारच्या जोखिमांवर आधारित काही स्तर व दिशा निश्चित करण्यात येतात. यात प्रामुख्याने पुढील प्रकारच्या जोखिमांचा समावेश होतो-

- ▶ Credit Risk
- ▶ Market Risk
- ▶ Earning Risk
- ▶ Liquidity Risk
- ▶ Operational Risk
- ▶ Governance and oversight Risk
- ▶ Capital Management Risk

वर दर्शविलेल्या प्रत्येक जोखिमीचा स्तर (उच्च/मध्यम/निम्न) व संभाव्य दिशा (वाढणारी/स्थिर/कमी होणारी) निश्चित केला जातो. यावरून बँकेचे दीर्घकालीन आर्थिक स्थैर्य समजू शकते. या पद्धतीने केलेल्या तपासणीतून असे निदर्शनास येते की, आपल्या बँकेचे दीर्घकालीन आर्थिक स्थैर्य सर्वार्थाने सुरक्षित आहे.

जळगाव जनता सहकारी बँक ही एक आर्थिक संस्था असल्यामुळे वित्तीय क्षेत्रातील आवश्यक धोरणे व बंधने बँकेच्या निव्वळ स्थैर्यासाठीच नव्हे तर दीर्घकालीन प्रागतिक वाटचालीसाठी महत्वाची ठरतात. या सर्व वाटचालीत आपली व्यवसाय नीती महत्वाची ठरते. गेल्या काही वर्षात आपण निव्वळ व्यवसायवृद्धीस प्राधान्य न देता, गुंतवणुकी व कर्ज याबाबत विशेष धोरणांचा अवलंब केला आहे. या संदर्भात आपण सामाजिक दृष्टिकोनास प्राधान्य देत असतो. सध्या वित्तीय सहाय्य करणार्या विविध सार्वजनिक व खासगी बँका आणि संस्था मोठ्या प्रमाणात कार्यरत आहेत त्यामुळे या क्षेत्रात प्रचंड स्पर्धा आहे. कर्जावरील व्याजदर कमी करण्याबाबत खूप चढाओढ असते. मात्र, समाजातील अजूनही असा मोठा वंचित गट आहे की, ज्यांना माफक व्याजदरात सुलभ अर्थसहाय्य उपलब्ध होत नाही. हाच गट आपल्या बँकेसाठी प्राधान्य गट असतो व यापुढेही राहील.

रिझर्व्ह बँकेच्या निकषानुसार एका व्यक्तीस आणि एका समुहास द्यावयाच्या कर्जाच्या कमाल मर्यादा आपल्या बँकेसाठी जरी जास्त असल्या तरी आपण जाणीवपूर्वक मोठ्या रकमेची कर्जे एका व्यक्तीस अथवा समुहास देणे टाळले आहे. कारण, छोट्या रकमेची कर्जे जास्तीत जास्त कर्जदारास दिल्यामुळे याबाबतची व्यावसायिक जोखीम पसरत होऊन कमी होते. तसेच प्राधान्य क्षेत्रासाठी द्यावयाची कर्जे व त्यातही रुपये पंचवीस लाखापेक्षा कमी रकमेची कर्जे देण्यावर आपण भर दिला आहे. यासाठी सुक्ष्म/लघु कर्ज वितरण विभाग स्वतंत्ररित्या स्थापित करण्यात आला आहे. गतवर्षात एकूण ६९३३ कर्जखात्यात रुपये १९०.७२ कोटी रुपयांची छोटी कर्जे आपण वितरित केली आहेत. यात प्रामुख्याने स्वयंसिद्धा, अंत्योदय, श्रीनिवास गृह कर्ज, बचतगट सहाय्य इ. चा समावेश होतो. कर्जाप्रमाणेच ठेवींच्या संदर्भातदेखील जोखीम कमी करण्याचे आपले धोरण असते. मोठ्या व संस्थात्मक ठेवींचे प्रमाण मर्यादित ठेवण्याकडे आपण भर दिला आहे. याच बरोबरीने रिझर्व्ह बँकेच्या निर्देशानुसार संगणकीय पद्धतीने दैनंदिन तत्वावर दररोज अनुत्पादक कर्जांची निश्चिती आपण जून २०२१ पासून सुरु केली आहे. यामुळेच थकित कर्ज वसुलीला अधिक गती प्राप्त झाली व सर्व प्रकारची जोखीम कमी करता आली.

भावनिकदृष्ट्या आपली बँक केशवस्मृती सेवासंस्था समूहाशी निगडित आहे. शिक्षण, आरोग्य व सामाजिक क्षेत्रात या समूहांतर्गत विविध समाजोपयोगी प्रकल्प चालविले जातात. त्यांच्या मदतीने आपली बँक समाज ऋण फेडण्याचा सातत्याने प्रयत्न करते. वृक्षारोपण, जलपुनर्भरण, रक्तदान, नेत्रदान, देवस्थानांचे सुशोभिकरण, महिला सक्षमीकरण यासह अनेक प्रकारच्या समाजकार्यात आपला सक्रिय सहभाग असतो.

जळगाव जनता सहकारी बँकेचा मोजक्या सक्षम नागरी सहकारी बँकांच्या यादीत समावेश होतो याचा मला सार्थ अभिमान वाटतो. या अर्थाने, संचालक मंडळाची गेल्या सात वर्षातील कामगिरी आपल्यासमोर आहे. या सात वर्षात सर्व सभासद, ग्राहक व हितचिंतकांनी संचालक मंडळावर व्यक्त केलेल्या विश्वासामुळेच ही प्रागतिक वाटचाल करता आली. पुनश्च धन्यवाद !

दरवर्षी प्रगतीचे नवनवीन टप्पे गाठत असतांना त्यात सातत्य ठेवणे हे एक मोठे आव्हान असते. त्यासाठी अधिक सजगतेने सातत्यपूर्ण प्रयत्न आवश्यक असतात. अर्थात, आपल्या बँकेचे संस्थापक अध्यक्ष कै.डॉ.अविनाश आचार्य यांनी घालून दिलेली नीतीमूल्ये, शास्त्रीय व्यवस्थापन, सामूहिक निर्णय पद्धती, तंत्रज्ञानावर आधारित गतिमान प्रशासन व निःस्वार्थ वृत्तीने काम करणारे संचालक मंडळ या पंचसूत्रीच्या आधारे जळगाव जनता सहकारी बँक भविष्यकाळातदेखील पथदर्शी सुवर्ण महोत्सवी वाटचाल करेल व सहकारी क्षेत्रातील 'दीपस्तंभ' म्हणून कमविलेली मान्यता सातत्याने टिकवेल याची मला खात्री वाटते.

हार्दिक शुभेच्छा!

- अनिल राव

HON. BOARD OF DIRECTORS

C.A.Shri. Anil Govind Rao	Chairman	सीए श्री. अनिल गोविंद राव	अध्यक्ष
Dr.Shri. Pratap Dattatrya Jadhav	Vice-Chairman	डॉ. श्री. प्रताप दत्तात्रय जाधव	उपाध्यक्ष
C.A.Shri. Jayesh Pravinchandra Doshi	Director	सीए श्री. जयेश प्रविणचंद्र दोशी	संचालक
Shri. Bansilal Kisan Andore	Director	श्री. बन्सीलाल किसान अंदोरे	संचालक
Shri. Satish Prabhakar Madane	Director	श्री. सतिष प्रभाकर मदाने	संचालक
C.A.Shri. Dipak Anant Atravalkar	Director	सीए श्री. दिपक अनंत अट्टावलकर	संचालक
Shri. Ravindra Gajanan Belpathak	Director	श्री. रविंद्र गजानन बेलपाठक	संचालक
Shri. Jayantilal Shantilal Surana	Director	श्री. जयंतीलाल शांतीलाल सुराणा	संचालक
C.A.Shri. Subhash Bhagwan Lohar	Director	सीए श्री. सुभाष भगवान लोहार	संचालक
Shri. Suresh Uttamchand Keswani	Director	श्री. सुरेश उत्तमचंद केसवाणी	संचालक
Shri. Vivek Ramesh Patil	Director	श्री. विवेक रमेश पाटील	संचालक
Dr. Shri. Atul Guvant Sarode	Director	डॉ. श्री. अतुल गुणवंत सरोदे	संचालक
Shri. Harishchandra Daulatrao Yadav	Director	श्री. हरिषचंद्र दौलतराव यादव	संचालक
Dr.Sau. Arati Sanjiv Huzurbazar	Director	डॉ. सौ. आरती संजीव हुजुरबाजार	संचालिका
Sau. Savitri Ravindra Solunkhe	Director	सौ. सावित्री रविंद्र सोळुंखे	संचालिका
Shri. Mahesh Anant Dabak	Director	श्री. महेश अनंत दाबक	संचालक
C.A. Shri. Nitin Manakchand Zavar	Director	सीए श्री. नितीन माणकचंद झवर	संचालक
C.A. Shri. Vinayak Mahadev Govilkar	Expert Director	सीए श्री. विनायक महादेव गोविलकर	तज्ञ संचालक
Shri. Vidyadhar Bhalchandra Dandwate	Expert Director	श्री. विद्याधर भालचंद्र दंडवते	तज्ञ संचालक
Shri. Omkar Uttam Patil	Employees' Representative	श्री. ओंकार उत्तम पाटील	कर्मचारी प्रतिनिधी
Shri. Hemant Dayaram Chandankar	Employees' Representative	श्री. हेमंत दयाराम चंदनकर	कर्मचारी प्रतिनिधी
Shri. Pundalik Ukhardu Patil	Chief Executive Officer (Offg.)	श्री. पुंडलिक उखर्डू पाटील	मुख्य कार्यकारी अधिकारी (प्र.)

MANAGEMENT

General Manager

Shri. Sanjay J. Nagmoti
Shri. Sunil N. Agrawal

महाव्यवस्थापक

श्री. संजय ज. नागमोती
श्री. सुनिल नं. अग्रवाल

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Notice of Annual General Meeting (Only for members)

Notice is hereby given that the 44th Annual general Meeting of The Jalgaon Janata Sahakari Bank Ltd., Jalgaon will be held on Sunday, May 22, 2022 at 10.00 am at Chhatrapati Sambhaji Raje Natyasankul, Mahabal Road, Jalgaon – 425001, to transact the following business. All the members are requested to attend the said meeting.

AGENDA

1. To read and confirm the minutes of the previous Annual General Meeting held on August 29, 2021.
2. To consider and adopt the Annual report of Board of Directors, audited balance-sheet and profit and loss statement of March 31, 2022.
3. To Consider and adopt the audit report of Statutory Auditors for the year 2021-22 and Rectification Report thereof.
4. To approve the appropriation of Net profit division and declaration of dividend for the year 2021-22.
5. To take note of Annual Budget and Development plan for the year 2022-23.
6. Board of Directors have recommended to reappoint M/s. S. R. Rahalkar & Associates, Chartered Accountants, Nashik as a Statutory Auditor for the year 2022-23, subject to approval of Reserve Bank of India.
7. To write off bad loans as certified by statutory auditors.
8. To take note of loan accounts settled under One Time Settlement Scheme of Government of Maharashtra.
9. To approve the staffing pattern prepared for the year 2022-23.
10. To take note of a statement showing details of the loans and advances to directors and their relatives.
11. To take note of the efforts taken by the Bank for the education and training to its members and also prepare plan for the next year.
12. To grant leave of absence to the members other than those whose names appear in the attendance register of this Annual General Meeting.
13. To consider any other matter with the permission of the Chairman.

Jalgaon

Date: 7th May, 2022

Pundlik Patil

Chief Executive Officer(O)

(By the order of Board of Directors)

वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

या सूचनेद्वारे कळविण्यात येते की, जळगाव जनता सहकारी बँक लि., जळगावच्या सभासदांची ४४वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक २२ मे २०२२ रोजी सकाळी ठिक १०.०० वाजता छत्रपती संभाजी राजे नाट्यसंकुल, महाबळ रोड, जळगाव-४२५००१ येथे आयोजित करण्यात आलेली आहे. सदर सभेस आपण अवश्य उपस्थित रहावे, ही विनंती.

कार्यक्रम पत्रिका

१. मागील दि. २९ ऑगस्ट २०२१ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून कायम करणे.
२. दि. ३१ मार्च २०२२ अखेर संचालक मंडळाचा वार्षिक अहवाल, लेखापरीक्षित ताळेबंद व नफा-तोटा पत्रकाचा विचार करणे व स्वीकृत करणे.
३. वैधानिक लेखापरीक्षक यांनी सादर केलेल्या सन २०२१-२२ च्या लेखापरीक्षण अहवालावर विचार करणे व तो स्विकारणे तसेच सदर अहवालाचा दोष दुरुस्ती अहवाल स्वीकृत करणे.
४. संचालक मंडळाने शिफारस केल्याप्रमाणे सन २०२१-२२ च्या नफा विभागणी व लाभांशाला मंजुरी देणे.
५. सन २०२२-२३ साठी तयार केलेला अर्थसंकल्प व विस्तार आराखड्याची माहिती घेणे.
६. संचालक मंडळाने रिझर्व्ह बँकेच्या परवानगीस अधिन राहून सन २०२२-२३ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक म्हणून मे. एस.आर.रहाळकर अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, नाशिक यांच्या पुनर्नेमणूकीची शिफारस केली आहे त्यास मंजुरी देणे.
७. वैधानिक लेखापरीक्षक यांनी प्रमाणित केलेली थकीत कर्ज निर्लेखित करणे.
८. महाराष्ट्र शासनाच्या एकरकमी कर्ज परतफेड योजने अंतर्गत केलेल्या कर्जखात्यांची नोंद घेणे.
९. सन २०२२-२३ साठी तयार केलेल्या कर्मचारी आकृतीबंधाला मंजुरी देणे.
१०. संचालक अथवा त्यांचे नातेवाईक यांना मंजूर केलेल्या कर्जांची माहिती घेणे.
११. सभासदांच्या प्रशिक्षणासाठी बँकेने केलेल्या प्रयत्नांची तसेच पुढील वर्षासाठी केलेल्या नियोजनाची माहिती घेणे.
१२. या वार्षिक सर्वसाधारण सभेला हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१३. मा. अध्यक्षंच्या परवानगीने आयत्या वेळी येणार्या विषयांचा विचार करणे.

जळगाव

दिनांक : ७ मे, २०२२

पुंडलिक पाटील

मुख्य कार्यकारी अधिकारी (प्र.)

(मा.संचालक मंडळाचे आदेशावरून)

IMPORTANT NOTICE :

1. The adjourned meeting for want of quorum, will be conducted on the same date and at same place after half an hour and no quorum will be necessary for it.
2. Members are requested to bring their Identity Card issued by the Bank while coming to AGM.
3. The Profit & Loss account and Balance Sheet of the year 2021-22 and other disclosures as per RBI guidelines have been displayed on Notice Boards at Head Office & Branches as per the provisions of Bank's Bye-Laws.
4. Any suggestion in respect of agenda of 44th Annual General Meeting may be given in writing at bank's Head Office in working hours or on E-mail jjsbj_jal@jjsbj.co.in before Friday 13th May 2022.
5. Share holders dividend amount is automatically credited to their saving, current or loan accounts. Share holders who doesn't have our banks account, are requested to open a saving or current account in a branch convenient to you and submit an authorization letter to that branch.
6. Share holders who have not collected their dividend for the year 2018-19 (31st March 2019) should collect it before 31 Dec 2022, otherwise it will be forfeited as per banks bye-laws No.58 (D).
7. Text messages are sent by the bank to share holders / customers safety and updating the customers about new schemes, so you are requested to register your mobile Number at the branch having your account.
8. You are requested to update your accounts KYC (e.g. Aadhar Card, Pan Card, etc) by going to shares department or nearest branch, if you have not done it.
9. Option for attending the AGM in online mode is also available. Meeting link will be sent to share holders registered mobile Number by completing online registration process, day before the meeting. Share holders whose mobile numbers and E-mail ID are not registered with the bank, are requested to register them in nearest branch.

महत्वाची सूचना

- १) गणसंख्येअभावी ही सभा तहकूब झाल्यास त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर तहकूब सभेचे कामकाज सुरु होईल व या सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- २) वार्षिक सभेला येतांना आपले ओळखपत्र सोबत आणावे.
- ३) बँकेच्या पोटनियमानुसार सन २०२१-२२ चे नफा-तोटा पत्रक व ताळेबंद व रिझर्व्ह बँकेच्या परिपत्रकानुसार इतर डिस्क्लोजर्स व अहवाल बँकेचे मुख्य कार्यालय व शाखा येथे नोटीस बोर्डावर लावलेले आहेत.
- ४) ४४ व्या वार्षिक सर्वसाधारण सभेच्या विषयपत्रिकेतील विषयासंबंधी काही सूचना अथवा चौकशी करावयाची असल्यास लेखी स्वरूपात बँकेच्या मुख्य कार्यालयात अथवा jjsbj_jal@jjsbj.co.in या ईमेल वर शुक्रवार दि. १३ मे २०२२ पूर्वी अर्ज करावा.
- ५) बँक सभासदांची लाभांशाची रक्कम ही परस्पर त्यांचे बचत, चालू अथवा कर्ज खात्यात जमा करीत असते. सभासदांना विनंती की, ज्या सभासदांचे बचत अथवा चालू खाते नसेल त्यांनी त्यांच्या सोयीच्या शाखेत त्वरित खाते उघडावे व याबाबतचे अधिकारपत्र संबंधित शाखेकडे भरून द्यावेत.
- ६) बँकेचे पोटनियम क्र.५८ ड नुसार ३१ मार्च २०१९ (२०१८-१९) या वर्षासाठीचा लाभांश स्वीकारला नसेल त्यांनी दि.३१.१२.२०२२ पूर्वी न नेल्यास त्यांच्या लाभांशाची रक्कम बँकेच्या राखीव निधीकडे वर्ग करण्यात येईल.
- ७) सभासद/ग्राहक यांच्या सुरक्षेच्यादृष्टिने व नव्याने सुरु करण्यात येणार्या नवीन योजनांची माहिती ग्राहकांपर्यंत पोहचविण्याच्यादृष्टिने बँकेमार्फत एस.एम.एस. पाठविण्यात येतात, तरी आपल्या मोबाईल क्रमांकांची नोंद ज्या शाखेत खाते आहे त्याठिकाणी करावी.
- ८) आपण आपल्या खात्यांची के.वाय.सी. (उदा. आधार कार्ड, पॅन कार्ड ई.) खात्यात अपडेट केले नसल्यास शेअर्स विभागात किंवा आपल्या नजिकच्या शाखेत जावून अपडेट करावे.
- ९) सदर सभेला उपस्थित राहण्यासाठी आभासी (ऑनलाईन) पद्धतीचा पर्यायदेखील उपलब्ध असणार आहे, त्यासाठी सभेची लिंक सभासदांच्या नोंदणीकृत मोबाईल क्रमांकावर सभेच्या आदल्या दिवशी ऑनलाईन नोंदणीची प्रक्रिया करून पाठविली जाईल. ज्या सभासदांचे मोबाईल क्रमांक व ई-मेल आय डी बँकेकडे नोंदणीकृत केलेले नसतील त्यांनी ते नजीकच्या शाखेत जाऊन नोंदवावे ही विनंती.

Board of Directors' Report FY 2021-22

DEAR MEMBERS,

Your directors have the pleasure in presenting the 44th Annual Report of the Bank together with the Audited Statement of Account for the year ended March 31, 2022 and the Auditors' Report thereon.

Economies around the world continue to be contracted due to challenges of COVID-19 impacts. However, in the first quarter of calendar year 2021, India got hit by a second wave of the coronavirus, sending the economy and healthcare system into a challenging situation. You are well aware that the nation slowly pulled out of the second wave towards the end of the second quarter of 2021. Vaccination efforts across the country continue to play a key role in containment of the effects of the virus and currently the country is riding on a wave of optimism after getting through the third wave.

RECENT DEVELOPMENTS IN URBAN CO-OPERATIVE BANKING SECTOR

On May 27, 2021 Reserve Bank of India published its Annual Report and On December 28, 2021 released the Report on Trend and Progress of Banking in India 2020-21. The gist of developments in UCB Sector explained in both the above referred RBI publications is provided below.:

UCBs play a key role in furthering the financial inclusion agenda of the Reserve Bank and have obvious advantages in terms of servicing people of small means in semi-urban and urban areas. The UCB sector is unique in the sense that there is a significant degree of heterogeneity among banks in this sector in terms of size, geographical distribution, performance and financial soundness. The sector has unit UCBs, multi-branch UCBs operating within a state and multistate UCBs with the area of operation in more than one state. Cooperative banks with their better knowledge of customers and familiarity with the area of operation can attract new customers and retain the existing clientele with their unique selling proposition. This may require suitable changes in outlook, processes, business model and strategy.

However, cooperative banks are now functioning in a highly competitive environment. Entries of more players in the banking arena and technology have increased options to customers and banks have both opportunities to grow and challenges for survival. As banking business becomes more complex and competitive, the need for skilled workforce will increase, regular investments in IT infrastructure would be required and the cost of compliance would also go up.

The Reserve Bank has taken several measures to enhance supervision of UCB sector under the new unified Department

संचालक मंडळाचा अहवाल २०२१-२२

सन्माननीय सभासद बंधु भगिनींनो . . .

३१ मार्च २०२२ रोजी संपलेल्या वर्षाचे लेखापरिक्षित विवरणपत्र आणि त्यावरील लेखापरिक्षकांच्या अहवालासह बँकेचा ४४ वा वार्षिक अहवाल सादर करताना संचालक मंडळास आनंद होत आहे.

जगभरातील अर्थव्यवस्था कोविड-१९ प्रभावाच्या आव्हानांमुळे आकुंचन पावत आहेत. तथापि, कॅलेंडर वर्ष २०२१ च्या पहिल्या तिमाहीत, भारताला कोरोनाच्या दुसऱ्या लाटेचा फटका बसला, ज्यामुळे अर्थव्यवस्था आणि आरोग्य सेवा प्रणालीला मोठ्या आव्हानांना सामोरे जावे लागले. २०२१ च्या दुसऱ्या तिमाहीच्या अखेरीस देश दुसऱ्या लाटेतून हळूहळू बाहेर आला हे तुम्हाला चांगलेच माहीत आहे. देशभरातील लसीकरणाचे प्रयत्न या विषाणूच्या प्रभावांना आवर घालण्यात महत्वाची भूमिका बजावत आहेत आणि सध्या देश तिसरी लाट पार केल्यानंतर आशावादाच्या लाटेवर आरुढ आहे.

नागरी सहकारी बँकिंग क्षेत्रातील ताज्या घडामोडी

२७ मे २०२१ रोजी रिझर्व्ह बँक ऑफ इंडियाने आपला वार्षिक अहवाल प्रकाशित केला आणि २८ डिसेंबर २०२१ रोजी भारतातील बँकिंगचा ट्रेंड आणि प्रगती २०२०-२१ चा अहवाल प्रसिद्ध केला. वरील दोन्ही RBI प्रकाशनांमध्ये स्पष्ट केलेल्या नागरी सहकारी बँकांच्या क्षेत्रातील घडामोडींचा सारांश खालील प्रमाणे मांडला आहे.

रिझर्व्ह बँकेचा आर्थिक समावेशनाचा उद्देश पुढे नेण्यात नागरी सहकारी बँका महत्वाची भूमिका बजावतात आणि निम-शहरी आणि शहरी भागात छोट्या-छोट्या लोकांना सेवा देण्याच्या दृष्टीने त्यांना ही बाब सोयीची आहे. नागरी सहकारी बँकांचे क्षेत्र हे आकारमान, भौगोलिक वितरण, कामगिरी आणि आर्थिक सुदृढता या बाबतीत असलेल्या लक्षणीय विषमतेमुळे अद्वितीय आहे. या क्षेत्रामध्ये एकशाखीय नागरी सहकारी बँका, एकाच राज्यामध्ये कार्यरत परंतु एकापेक्षा जास्त शाखा असलेल्या नागरी सहकारी बँका आणि एकापेक्षा जास्त राज्यांमध्ये कार्यक्षेत्र असलेल्या बहुराज्यीय नागरी सहकारी बँका आहेत. सहकारी बँका त्यांच्या ग्राहकांचे असलेले चांगले ज्ञान आणि कार्यक्षेत्राशी असलेला परिचय, याद्वारे नवीन ग्राहकांना आकर्षित करू शकतात आणि त्यांच्या विद्यमान ग्राहकांना आकर्षक बँकिंग उत्पादनांच्या आधारे टिकवून ठेवू शकतात. परंतु यासाठी वेगळा दृष्टिकोन, कार्यपद्धतीतील बदल, व्यवसायाचे स्वरूप आणि धोरणात योग्य ते बदल करावे लागतात.

तथापि, सहकारी बँका आता अत्यंत स्पर्धात्मक वातावरणात कार्यरत आहेत. बँकिंग क्षेत्रात इतर बँकांच्या प्रवेशामुळे आणि तंत्रज्ञानामुळे ग्राहकांसमोर अधिक चांगले पर्याय उपलब्ध झाले आहेत आणि त्यामुळे बँकांसमोर वाढण्याच्या संधी आणि जगण्यासाठीची आव्हाने अशी दोन्ही आव्हाने आहेत. बँकिंग व्यवसाय जसजसा अधिक गुंतागुंतीचा आणि स्पर्धात्मक होत जाईल, तसतशी कुशल कर्मचाऱ्यांची गरज वाढेल, माहिती तंत्रज्ञान पायाभूत सुविधांमध्ये नियमित गुंतवणूक करावी लागेल आणि अनुपालनासाठी करावा लागणारा खर्च देखील वाढेल.

of Supervision (DoS) such as implementation of core banking solution (CBS) in UCBs, revised CAMELS (Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Systems and Control) rating model for UCBs, detailed data analytics and assessment of vulnerabilities, assessment of cyber risk, centralisation of off-site/extendible business reporting language (XBRL) reporting mechanism and meetings/interactive sessions with chief executive officers (CEOs)/directors of weak/vulnerable UCBs.

System-Based Asset Classification – UCBs- In order to improve the efficiency, transparency and integrity of the asset classification process, UCBs with total assets of `2,000 crore or above as on March 31, 2020, have been advised to implement the system-based asset classification with effect from June 30, 2021.

COMPREHENSIVE CYBER SECURITY FRAMEWORK FOR UCBs:

Further, those UCBs with total assets of `1,000 crore or above but less than `2,000 crore as on March 31, 2020 and which have self-assessed themselves as being at Level III or Level IV based on their digital depth and interconnectedness to the payment systems landscape in terms of the circular dated December 31, 2019 on "Comprehensive Cyber Security F

रिझर्व बँकेने सहकारी बँक क्षेत्राचे पर्यवेक्षण अधिक मूल्यवर्धित करण्यासाठी नवीन एकीकृत विभाग डिपार्टमेंट ऑफ सुपरव्हिजन (DoS) अंतर्गत अनेक उपाययोजना केल्या आहेत उदा. नागरी सहकारी बँकांमध्ये कोअर बँकिंग सोल्यूशन (CBS) ची अंमलबजावणी, सुधारित CAMELS (भांडवल पर्याप्तता, मालमत्ता गुणवत्ता, व्यवस्थापन, उत्पन्न, तरलता आणि कार्यप्रणाली व नियंत्रण) सहकारी बँकांसाठी गुण निर्देशन नियमावली, तपशीलवार माहितीची विश्लेषणे आणि सुरक्षेबाबतचे मूल्यांकन, सायबर जोखमीचे मूल्यांकन, ऑफ-साइट/एक्सटेंसिबल बिझनेस रिपोर्टिंग लॅंग्वेजचे केंद्रीकरण (XBRL) माहिती कळविण्याची यंत्रणा आणि मुख्य कार्यकारी अधिकारी (CEO) आणि कमकुवत/असुरक्षित नागरी सहकारी बँकांचे संचालक यांचे सोबत बैठका/आपसातील संवाद सत्र इ.

संगणक प्रणाली-आधारित मालमत्ता वर्गीकरण – नागरी सहकारी बँका – मालमत्ता वर्गीकरण प्रक्रियेची कार्यक्षमता, पारदर्शकता आणि अखंडता सुधारण्यासाठी, ३१ मार्च २०२० पर्यंत एकूण २,००० कोटी किंवा त्याहून अधिक मालमत्ता असलेल्या नागरी सहकारी बँकांना, ३० जून २०२१ पासून मालमत्तेचे वर्गीकरण हे संगणक प्रणाली-आधारित करणेबाबत अंमलबजावणी करण्यास सूचित केले आहे.

नागरी सहकारी बँकांसाठी सर्वसमावेशक सायबर सुरक्षा नियंत्रण पायाभूत निकष :

३१ मार्च २०२० पर्यंत १,००० कोटी किंवा त्याहून अधिक परंतु २,००० कोटीपेक्षा कमी मालमत्ता असलेल्या नागरी सहकारी बँकानी आणि ज्यांनी आपल्या बँकेला सायबर सुरक्षा नियंत्रण पायाभूत निकषांच्या स्तर III किंवा स्तर IV वर असल्याचे डिजिटल सुविधांचा वापर आणि रकम परतफेड संगणक प्रणालींशी असलेले परस्परसंबंध यांच्या व सहकारी बँकांसाठी लागू असलेल्या सायबर सुरक्षा नियमावली परिपत्रक दि. ३१ डिसेंबर

PERFORMANCE HIGHLIGHTS OF THE BANK

बँकेच्या कामगिरीची ठळक वैशिष्ट्ये :

(आकडे रु. कोटीत)
(Rs. in Crore)

Particulars	तपशील	31.03.2022	31.03.2021	Change	% Change
Total Deposits	एकूण ठेवी	1878.48	1860.47	18.01	0.97%
Total CASA Deposits	एकूण कासा ठेवी	628.58	536.24	92.34	17.22%
Total Loans	एकूण कर्जे	1140.10	1176.92	-36.82	-3.13%
Business Mix	एकत्रित व्यवसाय	3018.58	3037.39	-18.81	-0.62%
Net Profit	निव्वळ नफा	18.24	14.04	4.20	29.91%
Capital and Reserves	स्वनिधी	245.77	221.53	24.24	10.94%
Net Worth	नक्त मूल्य	119.61	109.45	10.44	9.28%
Capital to Risk Asset Ratio (CRAR)	भांडवल पर्याप्तता	14.37%	12.85%	152 bps	
Gross NPA %	ढोबळ अनुत्पादित कर्जाचे प्रमाण	5.35%	6.55%	-120 bps	
Net NPA %	निव्वळ अनुत्पादित कर्जाचे प्रमाण	0.00%	1.89%	-189 bps	

framework for UCBs" of the Reserve Bank, have been advised to implement the same with effect from September 30, 2021. Instructions to this effect were issued to UCBs on August 12, 2020.

Setting up of an Umbrella Organization (UO) for UCBs : National Co-operative Finance and Development Corporation Ltd. was incorporated on April 18, 2020 as a non-government public limited company under the Companies Act 2013, having its registered office in New Delhi. The process of enrolment of UCBs as shareholder members of the UO is in progress.

BUSINESS OVERVIEW

In spite of challenges of COVID-19 pandemic situation external business environment during the year under report your Bank was able to steer the business successfully and focused on further strengthening its fundamentals and the bottom line. As a part of this strategy, several measures were taken including realignment of credit mix wherein the Bank focused on increasing the share of retail advances and restricted its exposure to the large borrowers. The total business turnover of the Bank (i.e., Deposits plus Advances) registered a marginal decline of 0.62 per cent due to sluggishness in the credit off-take.

DEPOSITS AND CASA

The CASA Deposits grew by 17.22 per cent and total deposits grew by 0.97 per cent during the FY and the share of low cost deposits of the Bank, viz., Current Account and Savings Account (CASA) touched an all-time high of 33.46 per cent of the total deposits of the Bank as against 28.82 per cent as on March 31, 2021.

LOANS & ADVANCES

During the year, your Bank's credit portfolio showed decline of Rs.36.82 Crores and stood at Rs.1140.10 Crores. Due to uncertainties in economy on the background of COVID-19, your Bank took prudent approach on lending side. This approach was taken mainly to maintain the quality of the credit portfolio. Further the reduced in Loan portfolio is mainly on account of banks revise strategy of the thrust to small loan portfolio up to Rs.25 lakh as per the RBI guidelines and reducing the concentration risk.

The RBI vide its circular dated March 13, 2020 has asked UCBs to increase component of their small ticket sized advances to at least 50% of their aggregate loans and advances comprising loans of not more than Rs.25 lakh or 0.20% of their tier I capital whichever is higher, subject to a maximum of Rs.1 Crore per borrower / party by March 31, 2024.

RBI further directed to UCBs to maintain overall priority sector

२०१९ च्या आधारे स्व-मूल्यांकन केले आहे अशा बँकांनी या नियमावलीची अंमलबाजवणी ३० सप्टेंबर २०२१ पासून लागू करण्याची सूचना देण्यात आली आहे. हा आदेश नागरी सहकारी बँकांना १२ ऑगस्ट २०२० रोजी जारी करण्यात आला.

नागरी सहकारी बँकांसाठी एकछत्री संस्था (UO) ची स्थापना: कंपनी कायदा २०१३ अंतर्गत नॅशनल को-ऑपरेटिव्ह फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशन लिमिटेड एक गैर-सरकारी पब्लिक लिमिटेड कंपनी म्हणून १८ एप्रिल २०२० रोजी स्थापन करण्यात आली, तिचे नोंदणीकृत कार्यालय नवी दिल्ली येथे आहे. या कंपनीचे चे भागधारक सदस्य म्हणून नागरी सहकारी बँकांच्या नावनोंदणीची प्रक्रिया प्रगतीपथावर आहे.

व्यवसाय आढावा -

अहवाल वर्षात कोविड-१९ साधीच्या परिस्थितीमुळे व्यवसायातील संधीपुढील आव्हाने असतानाही आपली बँक व्यवसाय यशस्वीपणे चालविण्यात यशस्वी झाली आणि त्याबरोबरच मूलभूत व्यावसायिक बाबींचे मजबुतीकरण करण्यावर लक्ष केंद्रित केले आहे. या रणनीतीचा एक भाग म्हणून अनेक उपाय योजले गेले ज्यात निवडक कर्ज वाटप योजनांचे उद्दिष्टानुसार विपणन समाविष्ट आहे ज्यामध्ये बँकेने छोट्या कर्ज वाटपाचा वाटा वाढवण्यावर लक्ष केंद्रित केले आणि मोठ्या कर्जदारांच्या कर्ज मर्यादांची वाढ थांबविण्यात आली. बँकेच्या एकूण व्यवसाय उलाढालीत (म्हणजेच, ठेवी अधिक कर्जे) ०.६२ टक्क्यांची किरकोळ घट झाली आहे.

ठेवी आणि कासा

आर्थिक वर्षात बचत व चालू खात्याच्या ठेवी CASA या १७.२२ टक्क्यांनी वाढल्या आणि एकूण ठेवी ०.९७ टक्क्यांनी वाढल्या आणि बँकेच्या कमी किमतीच्या ठेवींचा वाटा, उदा., चालू खाते आणि बचत खाते (CASA) ३३.४६ प्रति या आतापर्यंतच्या उच्चांकावर पोहोचला जो ३१ मार्च २०२१ पर्यंत बँकेच्या एकूण ठेवींच्या २८.८२ टक्के होता.

कर्ज आणि अग्रिम

वर्षभरात, आपल्या बँकेच्या कर्ज व्यवहारांमध्ये रु.३६.८२ कोटींची घट होऊन रु.११४०.१० कोटी झाला. कोविड-१९ च्या पार्श्वभूमीवर अर्थव्यवस्थेतील अनिश्चिततेमुळे, आपल्या बँकेने कर्ज देण्याबाबत विवेकपूर्ण दृष्टीकोन ठेवला. हा दृष्टिकोन प्रामुख्याने कर्ज खात्यांचा दर्जा राखण्यासाठी घेतला गेला. पुढे कर्ज खात्यांमधील घट मुख्यत्वे बँकांनी RBI च्या मार्गदर्शक तत्वांनुसार रु.२५ लाखांपर्यंतच्या छोट्या कर्ज वितरणावर जोर देण्याच्या धोरणात सुधारणा केल्यामुळे आणि एकाग्रता जोखीम कमी केल्यामुळे आहे.

रिझर्व बँकेने १३ मार्च २०२० च्या परिपत्रकाद्वारे नागरी सहकारी बँकांना त्यांच्या छोट्या स्वरूपाची कर्जे ज्यात रु.२५ लाख किंवा त्यांच्या भांडवल स्तर एक च्या ०.२% यातील जास्तीत जास्त रकमेच्या कर्ज मर्यादेच्या आतील कर्जे समाविष्ट असतील, अशा कर्जांना ३१ मार्च २०२४ पर्यंत एकूण कर्जांच्या किमान ५०% पर्यंत वाढवायला सांगितले आहे. प्रती कर्जदार ही जास्तीत जास्त कर्जमर्यादा रु. १ कोटी पेक्षा जास्त नसेल.

रिझर्व बँकेने नागरी सहकारी बँकांना पुढे असेही निर्देश दिले आहेत की प्राधान्य क्षेत्रातील एकूण कर्जे ही समायोजित निव्वळ बँक क्रेडिट (ANBC) च्या ७५% किंवा ऑफ-बॅलन्स शीट एक्सपोजर (CEOBSE) च्या समतुल्य

lending @75% of adjusted net bank credit (ANBC) or credit equivalent amount of off-balance sheet exposure (CEOBSE) whichever is higher. Bank has to comply with the above target by March 31, 2024.

Your Bank already has achieved Priority Sector business of Rs.741.86 crores thus reaching 58.73% on an average basis of Adjusted Net Bank Credit (ANBC) and the exposure to weaker section constitute to Rs.130.46 crores forming 11.34% on an average basis of applicable Adjusted Net Bank Credit (ANBC).

During the year, your Bank disbursed retail loans of Rs. 166.39 Crores as compared to Rs.133.95 Crores of previous year with recorded growth of 12.34% in small loans up to Rs.25 lakh. As on 31.03.2022 the small ticket loans portfolio of the bank is 38.24% of aggregate loans and advances from preceding year of 33.05%.

We have designed an array of products customized to specific needs of our customers in rural locations. These include the loan product for Small business like vegetable seller (Street vendors), Self Help Groups- SHGs, Small Businesses; self-employed people which aims to financially empower these sections by providing them with credit facility for income generation. Loan for providing water harvesting, solar systems which is uniquely crafted to offer assistance to our customers to contribute for increasing non-conventional energy sources and conservation of water for building a strong nation. Bank also launched CIBIL and other CICs credit score based retail loan schemes/ products i.e Housing, Personal, Vehicle, for Small Business under Udyam Loan Scheme etc.

Your Bank has entered into an agreement with National Housing Bank (NHB) the nodal agency established for the implementation of PMAY, credit-linked subsidy scheme, since commencement of subsidy scheme. It is launched by the Central Government to provide affordable housing through credit-linked subsidy. The scheme is for Economically Weaker Sections (EWS) and Lower Income Groups (LIG) and extended for Middle Income Group (MIG) as well. The details of subsidy claims sent and settled by NHB till the FY 2021-22 is as below:

रकम यापैकी जी जास्त असेल त्याप्रमाणे ठेवावी. बँकांनी ३१ मार्च २०२४ पर्यंत वरील लक्ष्याचे पालन करणे आवश्यक आहे.

आपल्या बँकेने याआधीच रु.७४१.८६ कोटीचा प्राधान्य क्षेत्रातील व्यवसाय साध्य केला आहे, त्यामुळे समायोजित नेट बँक क्रेडिट (ANBC) च्या सरासरी आधारावर ५८.७३% पर्यंत पोहोचला आहे आणि कमकुवत वर्गासाठी दिलेली एकूण कर्जे ही रु.१३०.४६ कोटी आहेत जी लागू सरासरीच्या आधारावर समायोजित नेट बँक क्रेडिट (ANBC) च्या ११.३४% आहेत.

वर्षभरात, आपल्या बँकेने मागील वर्षीच्या रु. १३३.९५ कोटींच्या तुलनेत रु. १६६.३९ कोटी ची किरकोळ कर्जे वितरित करून रु.२५ लाखांपर्यंतच्या छोट्या कर्जांमध्ये १२.३४% ची वाढ नोंदविली. ३१.०३.२०२२ अखेर बँकेचा छोट्या स्वरूपाच्या कर्जांचा वाटा एकूण कर्जांच्या मागील वर्षाच्या ३३.०५% वरून ३८.२४% इतका आहे.

आपण ग्रामीण भागातील आपल्या ग्राहकांच्या विशिष्ट गरजेनुसार उत्पादनांची श्रेणी तयार केली आहे. यामध्ये भाजी विक्रेते (रस्त्यावरील विक्रेते), बचत गट, छोटे व्यवसाय; स्वयंरोजगार करीत असलेले लोक ज्यांचे उद्दिष्ट या वर्गाला उत्पन्न वाढीसाठी कर्ज सुविधा देऊन आर्थिकदृष्ट्या सक्षम करण्याचे आहे या सारख्या छोट्या व्यवसायासाठी कर्ज योजना समाविष्ट आहेत.

एक मजबूत राष्ट्र निर्माण करण्यासाठी अपारंपरिक ऊर्जास्रोताचा वापर वाढविणे आणि जलसंवर्धन यात आमच्या ग्राहकांनी योगदान द्यावे या उद्देशाने जल संचयन, सौर यंत्रणा बसविणे अशा कामांसाठी कर्ज योजना काळजीपूर्वक बनविण्यात आल्या आहेत. बँकेने गृहनिर्माण, वैयक्तिक, वाहन, उद्योग कर्ज योजनेतर्गत लहान व्यवसायांसाठी इ. CIBIL आणि इतर CICs क्रेडिट स्कोअर आधारित किरकोळ कर्ज योजना/उत्पादने देखील सुरू केली आहेत.

सबसिडी योजना सुरू झाल्यापासून आपल्या बँकेने पंतप्रधान आवास योजना (PMAY), कर्ज खात्यात सरळ अनुदान जमा करण्याच्या योजनेच्या अंमलबजावणीसाठी स्थापन केलेल्या नोडल एजन्सी नॅशनल हाउसिंग बँक (NHB) सोबत करार केला आहे. या मिळणाऱ्या अनुदानाद्वारे परवडणारी घरे उपलब्ध करून देण्यासाठी केंद्र सरकारने ही योजना सुरू केली आहे. ही योजना आर्थिकदृष्ट्या कमकुवत वर्ग (EWS) आणि निम्न उत्पन्न गट (LIG) आणि मध्यम उत्पन्न गटासाठी (MIG) वाढविण्यात आली आहे. आर्थिक वर्ष २०२१-२२ पर्यंत नॅशनल हाउसिंग बँकेने पाठवलेल्या आणि निकाली काढलेल्या सबसिडी दाव्यांचा तपशील खालीलप्रमाणे आहे:

(Rs. In lakh) (रु. लाखात)

Segment Type	Total Application sent to NHB	Total Application Settled	Total Amount of Subsidy Received
EWS/LIG	361	153	337.58
MIG-I	52	26	49.90
MIG-II	6	4	8.21
Total	419	183	395.69

ASSET QUALITY AND PROVISION COVERAGE RATIO (PCR)

Your Bank has been focusing on improving the asset quality through better credit monitoring as well as intensified efforts to address the problems posed by the impaired assets. In spite of the COVID-19 pandemic related stress in the economy during the year, the asset quality has further improved. In terms of absolute numbers, the GNPA's reduced to 60.97 crore as on March 31, 2022 from 77.05 crore as on March 31, 2021. However, the de-growth of overall loans and advances contributed in curtailment towards improvement in percentage of gross NPAs to 5.35 from 6.55.

Similarly, amount of Net NPAs (NNPAs) also reduced to – 3.98 crore (0.00%) as against 21.14 crore (1.89%) as on March 31, 2021. The Provision Coverage Ratio (PCR) improved to 106.53 per cent as on March 31, 2022 from 72.57 per cent as on March 31, 2021.

During the review period, your bank has registered record high recovery of Rs.7.16 crore in loan accounts which Bank opted for prudential write off during previous year/s.

INVESTMENTS

The total investments increased by 12.87 per cent and the ID ratio stood at 45.10 per cent as on March 31, 2022 as against 40.34 per cent as on March 31, 2021.

PROFITABILITY

The gross income of the Bank for the year ended March 31, 2022 declined to some extent compared to the level of last year. The total expenditure (excluding provisions and contingencies) declined. During the FY, The Net Interest Margin (NIM) also improved to 3.93 per cent from 3.50 per cent last year.

The net profit also reached an all-time high of 18.24 crore from 14.04 crore during the previous year registering a growth of 29.91 per cent after making the prudential provisions and contingencies.

DIVIDEND

In terms of RBI Circular DOR.ACC.REC.7/21.02.067/2021-22 dated April 22, 2021, UCBs have been permitted to pay dividend on equity shares as per extant guidelines. The applicable extant guidelines for UCBs dates back to year 2012. As per the instructions of RBU Circular No. UBD.BPD. (PCB). Cir. No. 4/12.05.001/2012-13 dated July 5, 2012 UCBs have been permitted to pay dividend from the profits for any financial year, subject to prescribed CRAR compliance, Net NPA less than 5% after making all necessary provisions, no default in CRR/SLR for the year, dividend is paid out of the net profit after

मालमत्ता गुणवत्ता आणि तरतूद सर्वसमावेशक प्रमाण (PCR)

आपली बँक चांगल्या कर्ज निरीक्षणाद्वारे मालमत्तांची गुणवत्ता सुधारण्यावर लक्ष केंद्रित करत आहे तसेच मालमत्तांच्या कमी झालेल्या प्रतीमुळे उद्भवलेल्या समस्यांचे निराकरण करण्यासाठी तीव्र प्रयत्न करत आहे. वर्षभरात अर्थव्यवस्थेवर कोविड-१९ महामारीशी संबंधित ताण असूनही, मालमत्तांची गुणवत्ता आणखी सुधारली आहे. निव्वळ आकडे पाहिल्यास दोबळ अनार्जित कर्जांचे प्रमाण, ३१ मार्च २०२१ रोजी असलेल्या ७७.०५ कोटीवरून ३१ मार्च २०२२ रोजी ६०.९७ कोटीवर घसरले.

तथापि, एकत्रित कर्जांच्या कमी झालेल्या प्रमाणामुळे एकूण अनार्जित कर्जांच्या टक्केवारीत ५.३५ वरून ६.५५ इतकी वाढ दिसून आली.

त्याचप्रमाणे, निव्वळ अनार्जित कर्जांची रक्कम देखील ३१ मार्च २०२१ च्या रु. २१.१४ कोटी (१.८९%) च्या तुलनेत रु. – ३.९८ कोटी (– ०.००%) पर्यंत कमी झाली. तरतूद सर्वसमावेशक प्रमाण (PCR) ३१ मार्च २०२१ रोजी असलेल्या ७२.५७ टक्क्यांवरून ३१ मार्च २०२२ पर्यंत १०६.५३ टक्क्यांपर्यंत सुधारले आहे.

आढावा वर्षात, आपल्या बँकेने मागील काही वर्षात निर्लेखित केलेल्या कर्ज खात्यांमध्ये रु.७.१६ कोटीची उच्च विक्रमी वसुली नोंदवली आहे.

गुंतवणूक

एकूण गुंतवणुकीत १२.८७ टक्क्यांनी वाढ झाली आणि आयडी गुणोत्तर ३१ मार्च २०२१ रोजी असलेल्या ४०.३४ टक्क्यांवरून ३१ मार्च २०२२ पर्यंत ४५.१० टक्क्यांपर्यंत राहिले.

लाभप्रदता

३१ मार्च २०२२ रोजी संपलेल्या वर्षासाठी बँकेच्या एकूण उत्पन्नात गेल्या वर्षीच्या पातळीच्या तुलनेत काही प्रमाणात घट झाली आहे. एकूण खर्चात (तरतुदी आणि आकस्मिक खर्च वगळून) घट झाली. आर्थिक वर्षात, निव्वळ व्याजाचा दुरावा (NIM) देखील गेल्या वर्षीच्या ३.५० टक्क्यांवरून ३.९३ टक्के इतका सुधारला.

वैधानिक तरतुदी आणि आकस्मिक खर्च वजा जाता निव्वळ नफ्याने देखील १४.०४ कोटी वरून १८.२४ कोटी इतकी आतापर्यंतची उच्चांकी वाढ नोंदविली आहे, जी मागील वर्षाच्या तुलनेत २९.९१ टक्क्यांनी जास्त आहे.

लाभांश

२२ एप्रिल २०२१ रोजीच्या रिझर्व बँकेच्या परिपत्रक क्र. DOR.-ACC.REC.७/२१.०२.०६७/२०२१-२२ नुसार, नागरी सहकारी बँकांना सध्याच्या मार्गदर्शक तत्वांनुसार भागधारकांना लाभांश देण्याची परवानगी देण्यात आली आहे. नागरी सहकारी बँकांसाठी लागू असलेली विद्यमान मार्गदर्शक तत्वे २०१२ पासूनची आहेत. रिझर्व बँक परिपत्रक क्रमांक UBD.BPD.(PCB).Cir.No. ४/१२.०५.००१/२०१२-१३ दिनांक ५ जुलै २०१२ च्या सूचनांनुसार नागरी सहकारी बँकांना कोणत्याही आर्थिक वर्षातील नफ्यातून लाभांश देण्याची परवानगी आहे; यासाठी लागू असलेल्या अटी – विहित सीआरएआर प्रमाण अनुपालनाच्या अधीन

making all statutory and other provisions adjustment for accumulated losses in full.

As the bank is fully complying with above guidelines, dividend can be declared by Board of Directors. Hence, the Board of Directors of the Bank recommended a dividend @ 10.00%. The Bank intends to reward the shareholders as well as to plough back sufficient profits for maintaining a healthy capital adequacy and for supporting future growth.

राहून, सर्व आवश्यक तरतुदी केल्यानंतर ५% पेक्षा कमी NPA असावे, वर्षासाठी CRR/SLR या गुणोत्तराच्या पालनामध्ये कोणतीही चूक नसावी, संपूर्ण संचित नुकसानासाठी सर्व वैधानिक आणि इतर तरतुदींचे समायोजन केल्यानंतर निव्वळ नफ्यातून लाभांश देता येईल.

बँक वरील मार्गदर्शक तत्वांचे पूर्णपणे पालन करत असल्याने, संचालक मंडळाकडून लाभांश घोषित केला जाऊ शकतो. म्हणून, बँकेच्या संचालक मंडळाने १०.००% दराने लाभांशाची शिफारस केली आहे. भागधारकांना परतावा देण्याचा तसेच भांडवलाची पर्याप्तता सुदृढ राखण्यासाठी आणि भविष्यकालीन योजनांना पाठबळ देण्यासाठी पुरेसा नफा मिळवून देण्याचा बँकेचा मानस आहे.

PROPOSED APPROPRIATIONS OF NET PROFIT

Sr. No.	Particulars	तपशिल	Amount
1.	Net Profit as per P & LA/c	नफा तोटा पत्रकाप्रमाणे निव्वळ नफा	182351900.03
2.	Proposed Appropriation	प्रस्तावीत नफा विभागणी	
	Statutory Reserve Fund	वैधानिक राखीव निधी	45587975.00
	General Reserve Fund	इतर राखीव निधी	18235189.99
	Dividend @ 10%	लाभांश	50300000.00
	Education Fund	शैक्षणिक निधी	3411436.75
	Investment Fluctuation Reserve	गुंतवणूक चढ/उतार निधी	12500000.00
	Technology Fund	तंत्रज्ञान निधी	5231729.83
	Charity Fund	धर्मादाय निधी	1823519.00
	Member Welfare Fund	सभासद कल्याण निधी	4526204.95
	Employee Welfare Fund	कर्मचारी कल्याण निधी	4073584.45
	Building Fund	ईमारत निधी	36662260.06
	TOTAL	एकूण	182351900.03

TREASURY OPERATIONS

Bank's treasury operations comprise primarily of statutory reserves management such as SLR and CRR, liquidity management, investment and trading activities. As a part of liquidity management, the treasury primarily invests in fixed income securities. Bank also opts to keep term deposits with commercial and private sector banks in the line of guidelines from RBI to manage surplus liquidity conditions.

Portfolio has been appropriately managed with the objective of

गुंतवणूक व्यवस्थापन -

बँकेच्या गुंतवणूक व्यवस्थापनामध्ये प्रामुख्याने वैधानिक राखीव व्यवस्थापन जसे की वैधानिक तरलता प्रमाण (SLR) आणि रोकड राखीव प्रमाण (CRR), तरलता व्यवस्थापन, गुंतवणूक आणि खरेदी विक्री व्यापार संबंधी कामांचा समावेश होतो. तरलता व्यवस्थापनाचा एक भाग म्हणून, गुंतवणूक विभाग प्रामुख्याने निश्चित उत्पन्न सिक्युरिटीजमध्ये गुंतवणूक करते. बँक अतिरिक्त तरलता उपलब्ध झाल्यास त्याचे व्यवस्थापन रिझर्व बँकेच्या मार्गदर्शक तत्वांनुसार व्यावसायिक आणि खाजगी क्षेत्रातील बँकांमध्ये मुदत ठेवी ठेवण्याचा पर्याय निवडून देखील केले जाते.

minimizing the market risk as far as possible. The Treasury of the Bank is managing Liquidity and Interest Rate Risk of Investment portfolio. The bank is having Investment Policy which is reviewed in accordance with guidelines issued by RBI. Investment operations, funds and liquidity management operations are reviewed by the Investment Committee of the Board. Concurrent audit is undertaken by an independent professional firm of Chartered Accountants. The Bank has in place systems and procedures in compliance with the regulatory guidelines. In addition, our audit and inspection department also conducts internal audit of all treasury operations.

The Treasury has initiated active trading in Government Securities to generate trading profit by capturing market movements. Despite the market volatility, the Treasury earned trading profit amounting to Rs. 2.57 Cr during FY 2021-22. The bank aspires to improve the yield on investment to increase the overall profitability.

BRANCH NETWORK

The area of operation of your bank is confined to the State of Maharashtra. Your Bank has a network of 40 Branches covering Jalgaon, Dhule, Nandurbar, Nasik, Aurangabad, Pune, Thane, Jalna & Buldhana i.e. 9 districts of Maharashtra State.

HUMAN RESOURCE MANAGEMENT

Human Resource Development is in alignment with the Bank's vision and mission to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner.

Training plays a major role in Human resource development. Effective training is important for any organisation that aims to gain competitive advantage through enhanced performance and excellent service from its employees. It is essential that staff members are acquainted with required knowledge and skills to meet current challenges so as to perform the tasks efficiently and prepare them to shoulder higher responsibilities. Bank also avails training offered by renowned institutions like Indian Institute of Banking and Finance (IIBF) Mumbai, College of agricultural Banking (CAB) Pune, Institute for Development and Research in Banking Technology (IDRBT) Hyderabad, NAFCUB, VAMNICOM, ICM (Institute of Co-operative Management, Pune), FIU-India (Financial Intelligence Unit), Fintelekt, Sahakar Bharti, are some of the elite institutes where Bank deposes its officers and staffs for specialized training.

Course fee and incentives are given to employees for passing

बाजारातील जोखीम शक्य तितक्या कमी करण्याच्या उद्देशाने गुंतवणूकीचे योग्य व्यवस्थापन केले गेले आहे. बँकेचा गुंतवणूक विभाग गुंतवणूकीची तरलता आणि व्याजदर जोखीम व्यवस्थापित करतो. बँकेकडे गुंतवणूक धोरण आहे ज्याचे पुनरावलोकन रिझर्व बँकेने जारी केलेल्या मार्गदर्शक तत्वांनुसार केले जाते. गुंतवणूक कामे, निधि आणि तरलता व्यवस्थापनाचे बोर्डाच्या गुंतवणूक समितीद्वारे पुनरावलोकन केले जाते. चार्टर्ड अकाउंटंट्सच्या स्वतंत्र व्यावसायिक संस्थेद्वारे समवर्ती लेखापरीक्षण केले जाते. बँकेने नियामक मार्गदर्शक तत्वांचे पालन करण्यासाठी प्रणाली आणि कार्यपद्धती स्थापन केली आहे. याव्यतिरिक्त, आपला लेखापरीक्षण आणि तपासणी विभाग हा सर्व गुंतवणूक विभागाचे अंतर्गत लेखापरीक्षण देखील करतो.

बाजारातील व्यवहारांचा अभ्यास करून व्यापार नफा मिळवण्यासाठी गुंतवणूक विभागाने सरकारी रोखांमध्ये सक्रिय व्यापार सुरू केला आहे. बाजारातील अस्थिरता असूनही, आर्थिक वर्ष २०२१-२२ मध्ये विभागाला रु.२.५७ कोटींचा व्यापार नफा झाला आहे. एकूण नफा वाढवण्यासाठी गुंतवणुकीवरील उत्पन्न सुधारण्यासाठी बँक प्रयत्नरत आहे.

शाखा विस्तार

आपल्या बँकेचे कार्यक्षेत्र महाराष्ट्र राज्यापुरते मर्यादित आहे. आपल्या बँकेचे जळगाव, धुळे, नंदुरबार, नाशिक, औरंगाबाद, पुणे, ठाणे, जालना आणि बुलढाणा म्हणजेच महाराष्ट्र राज्यातील ९ जिल्ह्यांमध्ये ४० शाखा याप्रमाणे शाखाविस्तार आहे.

मानव संसाधन व्यवस्थापन

बँकेला प्रगती पथावर नेणे आणि अपेक्षित ग्राहकवर्गाच्या गरजा पूर्ण होतील अशा बँकिंग योजना करणे आणि उत्कृष्ट ग्राहकसेवेद्वारे आपल्या शाखांमधून योग्य व नियंत्रित तंत्रज्ञान व उपक्रमांच्या साहाय्याने त्या राबविणे याकरिता मानव संसाधन विकास हे बँकेच्या दृष्टिकोन आणि ध्येयाशी सुसंगत आहे.

मानव संसाधन विकासामध्ये प्रशिक्षणाचा मोठा वाटा आहे. चांगली कामगिरी आणि उत्कृष्ट सेवेद्वारे स्पर्धात्मक फायदा कर्मचाऱ्यांकडून मिळवण्याचा हेतू असलेल्या कोणत्याही संस्थेसाठी प्रभावी प्रशिक्षण महत्वाचे आहे. कर्मचाऱ्यांना सध्याच्या आव्हानांना तोंड देण्यासाठी आवश्यक ज्ञान आणि कौशल्ये परिचित असणे आवश्यक आहे जेणेकरून कार्ये कार्यक्षमतेने पार पाडता येतील आणि त्यांना उच्च जबाबदाऱ्या स्वीकारण्यासाठी तयार करता येईल. इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स (IIBF) मुंबई, कॉलेज ऑफ ऑग्रिकल्चरल बँकिंग (CAB) पुणे, इन्स्टिट्यूट ऑफ डेव्हलपमेंट अँड रिसर्च इन बँकिंग टेक्नॉलॉजी (IDRBT) हैदराबाद, नॅशनल फेडरेशन ऑफ अर्बन को-ऑपरेटिव्ह बँक (NAFCUB), वैकुंठभाई मेहता नॅशनल को-ऑपरेटिव्ह मॅनेजमेंट (VAMNICOM), इन्स्टिट्यूट ऑफ को-ऑपरेटिव्ह मॅनेजमेंट पुणे (ICM) यांसारख्या नामांकित संस्थांकडूनही बँक प्रशिक्षण घेते. फायनान्शियल इंटेलेजन्स युनिट (FIU-India), फिनटेलेक्ट, सहकार भारती या काही नामांकित संस्था आहेत जिथे बँक आपले अधिकारी आणि कर्मचारी यांना विशेष प्रशिक्षणासाठी नियुक्त करते.

इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स (IIBF) द्वारे आयोजित विविध परीक्षा/अभ्यासक्रम उत्तीर्ण होण्यासाठी कर्मचाऱ्यांना प्रशिक्षण

various examinations / courses conducted by the Indian Institute of Banking & Finance (IIBF).

As a part of Capacity Building initiative, specialized areas like Treasury Operations, Risk Management, Credit Management, accounting, Human Resource Management and Information Technology have been identified and the staff members are encouraged to acquire certification courses from IIBF. Your bank aspires to implement mandatory leave concept for executives / Officers posted in Sensitive positions / areas of operation as a risk mitigation measure.

COMPREHENSIVE CYBER SECURITY FRAMEWORK FOR PRIMARY (URBAN) COOPERATIVE BANKS (UCBS) – A GRADED APPROACH

The Bank has formulated Cyber Security Policy and Cyber Crisis Management Plan. These policies are periodically reviewed by the Board. The Bank has also identified the inherent risks and the necessary controls are put in place to adopt appropriate cyber security framework.

As per the Cyber Security Frameworks in Banks, the Bank has implemented the following measures:

Bank is continuously educating bank staff and customers on precautions to be taken while performing online transactions through SMS/emails/Newsletters etc and had assessed their understanding by conducting Cyber Security Quiz for the bank staff. Red team exercises are being conducted to test the Cyber Security awareness among the employees and also guiding the employees on Do's and Don'ts.

CAPITAL ADEQUACY

The capital funds of the Bank increased from 151.39 crore to 159.59 crore. The Capital to Risk Weighted Assets (CRAR) Ratio improved to an all-time high of 14.37 per cent as on March 31, 2022 as against the previous year's 12.85 per cent. The Bank has been consistently maintaining the CRAR ratio well above the minimum requirement of 9.00 per cent stipulated by the Reserve Bank of India. It is well above the minimum requirement of 10.00% for Financially Sound and Well Managed (FSWM) Banks, as stipulated by the Reserve Bank of India (RBI).

RISK MANAGEMENT & INTERNAL CONTROLS

Risk management is created with the objective of achieving compatibility in risk and business policies and to ensure their

शुल्क आणि प्रोत्साहन दिले जाते.

इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स (IIBF) द्वारे आयोजित विविध परीक्षा / अभ्यासक्रम उत्तीर्ण होण्यासाठी कर्मचार्यांना प्रशिक्षण शुल्क आणि प्रोत्साहन दिले जाते.

क्षमता निर्माण उपक्रमाचा एक भाग म्हणून, गुंतवणुकीचे व्यवहार, जोखीम व्यवस्थापन, कर्ज निरीक्षण व व्यवस्थापन, लेखा, मानव संसाधन व्यवस्थापन आणि माहिती तंत्रज्ञान यासारखी विशेष क्षेत्रे ओळखण्यात आली आहेत आणि कर्मचारी सदस्यांना इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स कडून प्रमाणपत्र अभ्यासक्रम घेण्यासाठी प्रोत्साहित केले जाते. आपली बँक जोखीम कमी करण्याचा उपाय म्हणून संवेदनशील पदांवर / कार्यक्षेत्रात नियुक्त अधिकारी / अधिकारी यांच्यासाठी अनिवार्य रजा संकल्पना लागू करण्याचा प्रस्ताव आहे.

प्राथमिक (नागरी) सहकारी बँकांसाठी व्यापक सायबर सुरक्षा आराखडा (UCBS) – एक श्रेणीबद्ध दृष्टिकोन –

बँकांमधील सायबर सुरक्षा फ्रेमवर्कनुसार, बँकेने खालील उपाययोजना लागू केल्या आहेत :

बँकेने सायबर सुरक्षा धोरण आणि सायबर संकट व्यवस्थापन योजना तयार केली आहे. या धोरणांचे मंडळाकडून वेळोवेळी पुनरावलोकन केले जाते. बँकेने सुप्त धोके देखील ओळखले आहेत आणि योग्य सायबर सुरक्षा नियमावली स्वीकारण्यासाठी आवश्यक नियंत्रणे ठेवली आहेत.

बँक, कर्मचारी आणि ग्राहकांना एसएमएस / ईमेल / वृत्तपत्रे इत्यादीद्वारे ऑनलाइन व्यवहार करताना घ्यावयाच्या खबरदारीबद्दल सतत शिक्षित करत आहे आणि बँकेच्या कर्मचार्यांसाठी सायबर सुरक्षा प्रशमंजुषा आयोजित करून त्यांच्या आकलनाचे मूल्यांकन केले जात आहे. कर्मचार्यांमध्ये सायबर सुरक्षा जागरूकतेची चाचणी घेण्यासाठी आणि कर्मचार्यांना काय करावे आणि काय करू नये याबद्दल मार्गदर्शन करण्यासाठी रेड टीम (सायबर हल्ला बचावाची रंगीत तालीम) सराव आयोजित केला जात आहे.

भांडवल पर्याप्तता

बँकेचे भांडवल १५१.३९ कोटीवरून १५९.५९ कोटी झाले. कॅपिटल टू रिस्क वेटेड ॲसेट्स (CRAR) गुणोत्तर ३१ मार्च २०२२ अखेर १४.३७ टक्क्यांपर्यंत सुधारले आहे जे मागील वर्षी १२.८५ टक्के होते. भारतीय रिझर्व्ह बँकेने निर्धारित केलेल्या ९.०० टक्क्यांच्या किमान आवश्यकतेपेक्षा बँक सातत्याने CRAR प्रमाण जास्त राखत आहे. रिझर्व्ह बँक ऑफ इंडिया द्वारे निर्धारित केल्यानुसार, आर्थिकदृष्ट्या सुदृढ आणि सुव्यवस्थापित (FSWM) बँकांसाठी १०.००% च्या किमान आवश्यकतेपेक्षा ते जास्त आहे.

जोखीम व्यवस्थापन आणि अंतर्गत नियंत्रणे :

जोखीम व्यवस्थापन हे जोखीम आणि व्यवसाय धोरणांमध्ये सुसंगतता प्राप्त करण्याच्या उद्देशाने आणि त्यांची एकाचवेळी अंमलबजावणी सुसंगतपणे

simultaneous implementation in a consistent manner. Risk management encompasses setting up of enterprise-wide risk governance framework based on Bank's risk culture, risk appetite and risk limits.

Risk management encompasses setting up of enterprise-wide risk governance framework based on Bank's risk culture, risk appetite and risk limits.

Risk management involves Identification of Risks, Measurement of Risks, Monitoring & Control of Risks, Mitigation of Risks.

The Bank has policies for identification, measurement and management of major risks - credit risk, operational risk, market risk, liquidity risk and cyber risk. The functional efficiency of these policies are regularly assessed and the policies are refined, keeping in view the dynamic business environment and emerging risks.

Bank has implemented adequate procedures and internal control systems which provide reasonable assurance regarding reliability of financial reporting and preparation of financial statements. Bank is operating in a fully computerized environment with Core Banking System. The process of recording of transactions in CBS platform is subject to various forms of control such as in-built system checks, maker - checker authorisations and independent post transaction reviews etc. The financial statements are prepared based on computer system outputs.

FINANCIAL INCLUSION

The Self Help Group (SHG) programme is an initiative that has contributed to entrepreneurship among women in the rural areas. We provide a comprehensive suite of banking products, including zero-balance savings account and term loans, to meet the business requirements of the women of these SHGs. The Bank is also organising financial literacy camps and has set up dedicated service desks at select branches to guide SHGs on banking procedures. There has been a gradual rise in entrepreneurial ventures by women in the areas where the Bank has been providing services to SHGs. Due to the outbreak of the Covid-19 pandemic, access to credit had become difficult for SHGs. However, we continued our operations without any disruption in credit flow to the segment.

As on 31st March 2022, there are around 3735 saving linked SHGs with aggregate savings of Rs 11.96 Cr and 1129 credit linked SHGs with credit of Rs. 17.96 Cr. In an average, more than 50000 women beneficiaries are connected with banking services. Many of these women are 'first time borrowers', who had not taken a loan from any financial channels.

We are also promoting government schemes like the Pradhan Mantri Jeevan Jyoti Bima Yojana for providing life insurance,

सुनिश्चित करण्याच्या उद्देशाने निर्माण केले जाते.

जोखीम व्यवस्थापनामध्ये बँकेची जोखीम वर्गवारी, जोखीम घेण्याची क्षमता आणि जोखीम मर्यादा यावर आधारित बँकेसाठी सर्वेकष विस्तृत जोखीम प्रशासन नियमावलीची स्थापना समाविष्ट आहे.

जोखीम व्यवस्थापनामध्ये जोखमीची ओळख, जोखमीचे मोजमाप, जोखमीचे निरीक्षण आणि नियंत्रण, जोखीम कमी करणे यांचा समावेश होतो.

बँकेकडे प्रमुख जोखमी उदा. क्रेडिट रिस्क, ऑपरेशनल रिस्क, मार्केट रिस्क, लिक्विडिटी रिस्क आणि सायबर रिस्क यांची ओळख, मोजमाप आणि व्यवस्थापन यासाठी धोरणे आहेत. या धोरणांच्या कार्यात्मक कार्यक्षमतेचे नियमितपणे मूल्यांकन केले जाते आणि व्यावसायिक गरजा आणि नवीन येणाऱ्या जोखीम लक्षात घेऊन धोरणे सुधारित केली जातात.

बँकेने पुरेशी कार्यपद्धती आणि अंतर्गत नियंत्रण प्रणाली लागू केली आहे जी आर्थिक अहवालाच्या विश्वासाहतेची आणि वित्तीय विवरणपत्रे तयार करण्याबाबत वाजवी हमी देते. बँक कोअर बँकिंग प्रणालीसह संपूर्ण संगणकीकृत वातावरणात कार्यरत आहे. कोअर बँकिंग सुविधा व्यवहारांच्या रेकॉर्डिंगची प्रक्रिया विविध प्रकारच्या नियंत्रणाच्या अधीन असते जसे की अंतर्गत प्रणाली तपासणी, अधिकृत व्यवहार नोंदविणार व तपासणार नोंदणी आणि स्वतंत्र कामकाजानंतरचा आढावा इ. आर्थिक पत्रके संगणक प्रणाली आउटपुटवर आधारित तयार केली जातात.

आर्थिक समावेश

बचत गट कार्यक्रम हा एक उपक्रम आहे ज्याने ग्रामीण भागातील महिलांमध्ये उद्योजकतेला हातभार लावला आहे. या बचत गटांच्या माध्यमातून महिलांच्या व्यावसायिक गरजा पूर्ण करण्यासाठी आम्ही शून्य-शिल्लक बचत खाते आणि मुदत कर्जासह बँकिंग उत्पादनांचा एक व्यापक संच प्रदान करतो. बँक आर्थिक साक्षरता शिबिरे देखील आयोजित करीत आहे आणि बँकिंग प्रक्रियेवर स्वयंसहाय्यता बचत गटांना मार्गदर्शन करण्यासाठी निवडक शाखांमध्ये समर्पित सेवा डेस्क स्थापन केले आहेत. बँक ज्या भागात बचत गटांना सेवा देत आहे त्या भागात महिलांच्या उद्योजकीय उपक्रमांमध्ये हळूहळू वाढ होत आहे. कोविड-१९ महामारीच्या उद्रेकामुळे, बचत गटांसाठी कर्ज मिळणे कठीण झाले होते. तथापि, आम्ही या क्षेत्रातील कर्ज वाटप कोणत्याही व्यत्ययाशिवाय चालू ठेवले.

३१ मार्च २०२२ पर्यंत, ११.९६ कोटी रुपयांची एकूण बचत असलेले सुमारे ३७३५ बचत खाते असलेले बचत गट आणि ११२९ कर्ज घेतलेले बचत गट ज्यांचे एकूण कर्ज रु. १७.९६ कोटी आहे. सरासरी ५०००० पेक्षा जास्त महिला लाभार्थी बँकिंग सेवेशी जोडलेल्या आहेत. यातील अनेक महिला 'प्रथम कर्जदार' आहेत, ज्यांनी कोणत्याही आर्थिक संस्थांकडून कर्ज घेतले नव्हते.

जीवन विमा देण्यासाठी प्रधानमंत्री जीवन ज्योती विमा योजना, अपघात विमा देण्यासाठी प्रधानमंत्री सुरक्षा विमा योजना यासारख्या सरकारी योजनांनाही आम्ही प्रोत्साहन देत आहोत.

Pradhan Mantri Suraksha Bima Yojana for providing accident insurance.

Your bank is proud to be pioneer UCB having accreditation from NABARD being SHG promoting institution. All the SHG related activities are conducted in association with NABARD.

The objective of financial Inclusion is to extend financial services to the large unserved population of the country to unlock its growth potential.

AUDIT & INSPECTION

A well-established independent audit system and structure is required to ensure, not only adequate internal control for safe and sound operations but also compliance to regulatory guidelines.

Your Bank's Internal Audit Department performs independent and objective assessment to ensure adequacy, effectiveness and adherence to internal control systems and procedures laid down by the management, in safeguarding its assets and compliance of extant regulations. Internal Audit department head directly reports to the Audit Committee of the Board. Key issues emanating from Audit Reports are discussed in the Audit Committee of the Board. ACB provides guidance and direction on improving the controls across the organisation.

Internal Audit is carried out as per Risk Based Internal Audit (RBIA) as envisaged under Risk Based Supervision of RBI with focus on assessment of risks on the basis of inherent business risk and internal control mechanism. RBIA lays greater emphasis on the internal auditor's role in mitigating various risks while at the same time continuing the traditional risk management and control methods involving transaction testing, etc. RBIA not only offers suggestions to the management for mitigating current risks but also identify potential future risks, thus playing a vital role in the risk management process of the Bank.

Your Bank had conducted the Risk Based Internal Audit (RBIA) across the various units / branches. Your Bank subjects its operations to Concurrent Audit by experienced Chartered Accountant Audit firm to complement its Internal Audit function. Concurrent Audit of selected branches are done by Audit firm taking into account risk perception. Further Treasury Operations are also subject to concurrent audit. Synopses of Concurrent Audit Reports are placed before the Audit Committee of the Board.

Information System audits of critical areas in Information Technology including IT Governance, IT security, Critical applications, Vulnerability Assessments and Penetration Testing are outsourced to expert firms.

नाबार्डकडून बचत गटांना प्रोत्साहन देणारी संस्था म्हणून मान्यताप्राप्त प्रवर्तक नागरी सहकारी बँक असल्याचा आपल्या बँकेला अभिमान आहे. बचत गटासंबंधी सर्व उपक्रम नाबार्डच्या सहकार्याने चालवले जातात.

देशाच्या मोठ्या असुरक्षित लोकसंख्येपर्यंत आर्थिक सेवांचा विस्तार करून त्यांच्या वाढीची क्षमता अनलॉक करणे हे आर्थिक समावेशाचे उद्दिष्ट आहे.

लेखापरीक्षण आणि तपासणी

सुरक्षित आणि सुदृढ कामकाजासाठी केवळ पुरेसे अंतर्गत नियंत्रणच नाही तर नियामक मार्गदर्शक तत्वांचे पालन सुनिश्चित करण्यासाठी एक सुस्थापित स्वतंत्र लेखापरीक्षण प्रणाली आणि नियमावली आवश्यक आहे.

आपल्या बँकेचा अंतर्गत लेखापरीक्षण विभाग व्यवस्थापनाद्वारे निर्धारित केलेल्या अंतर्गत नियंत्रण प्रणाली आणि कार्यपद्धतींची पर्याप्तता, परिणामकारकता आणि पालन सुनिश्चित करण्यासाठी, बँकेच्या मालमत्तेचे रक्षण आणि विद्यमान नियमांचे पालन सुनिश्चित करण्यासाठी स्वतंत्र आणि वस्तुनिष्ठ मूल्यांकन करतो. अंतर्गत लेखापरीक्षण विभागाचे प्रमुख थेट संचालक मंडळाच्या लेखापरीक्षण उपसमितीला अहवाल देतात. लेखापरीक्षण अहवालातून निर्माण होणाऱ्या प्रमुख मुद्यांवर संचालक मंडळाच्या लेखापरीक्षण उपसमितीमध्ये चर्चा केली जाते. लेखापरीक्षण उपसमिती संपूर्ण संस्थेवर नियंत्रणे सुधारण्यासाठी मार्गदर्शन आणि दिशा प्रदान करते.

सुप्त व्यवसाय जोखीम आणि अंतर्गत नियंत्रण यंत्रणेच्या आधारे जोखमीचे मूल्यांकन करण्यावर लक्ष केंद्रित करून रिझर्व बँकेच्या जोखीम आधारित पर्यवेक्षण या संकल्पने नुसार जोखीम आधारित अंतर्गत लेखापरीक्षण केले जाते. जोखीम आधारित अंतर्गत लेखापरीक्षण विविध जोखीम कमी करण्यासाठी अंतर्गत लेखापरीक्षकाच्या भूमिकेवर अधिक भर देते आणि त्याच वेळी पारंपरिक जोखीम व्यवस्थापन आणि व्यवहार चाचणी इत्यादींचा समावेश असलेल्या नियंत्रणपद्धती सुरू ठेवते. जोखीम आधारित अंतर्गत लेखापरीक्षण सध्याचे धोके कमी करण्यासाठी व्यवस्थापनाला केवळ सूचना देत नाही तर भविष्यातील संभाव्य जोखीम देखील ओळखते, अशा प्रकारे बँकेच्या जोखीम व्यवस्थापन प्रक्रियेत महत्वाची भूमिका बजावते.

आपल्या बँकेने विविध विभाग / शाखांमध्ये जोखीम आधारित अंतर्गत लेखापरीक्षण केले जाते. आपली बँक समवर्ती लेखापरीक्षण कार्याची पूर्तता अनुभवी सनदी लेखापाल लेखापरीक्षण संस्थेद्वारे करते. निवडलेल्या शाखांचे समवर्ती लेखापरीक्षण लेखापरीक्षण संस्थेद्वारे जोखीम लक्षात घेऊन केले जाते. तसेच गुंतवणुकीसंबंधी व्यवहार देखील समवर्ती लेखापरीक्षणाच्या अधीन आहेत. समवर्ती लेखापरीक्षण अहवालांचे सारांश संचालक मंडळाच्या लेखापरीक्षण उपसमितीसमोर ठेवले जातात.

माहिती तंत्रज्ञान सुशासन, माहिती तंत्रज्ञान सुरक्षा, महत्वाची कार्ये, जोखमीला बळी पडण्याच्या क्षमतेचे मूल्यांकन आणि माहिती प्रणाली भेदन क्षमतेची चाचणी यासह माहिती तंत्रज्ञानातील महत्वाच्या क्षेत्रांचे माहिती प्रणाली लेखापरीक्षण करण्यासाठी तज्ञ संस्थांची नेमणूक केली जाते.

व्यवहारांचे विश्लेषण करण्याबरोबरच, अंतर्गत लेखापरीक्षण आणि तपासणी

Besides conducting the analysis of transactions, the Internal Audit and Inspection Department is also responsible for bringing in co-ordination and harmony in various legal and regulatory functions of the Bank namely, Statutory Audit, Information Systems (IS) Audit, Concurrent Audit, RBI Inspection, etc. Role of this department begins right from the appointment of auditors and continues till the conclusion and closure of the respective audit.

COMPLIANCE FUNCTION

Compliance means “the adherence to laws, regulations, rules, related self-regulatory organization standards and codes of conduct in matters concerned observing proper standards of market conduct, managing conflicts of interest and specifically dealing with matters such as prevention of money laundering and terrorist financing, and investigations of alleged breaches and fraudulent behaviour”.

Your Bank ensures compliance through strict observance of all statutory provisions contained in various legislations such as the Banking Regulation Act, Reserve Bank of India Act, PMLA Act, etc. Bank also ensures observance of other regulatory guidelines issued from time to time as well as the Bank's internal policies.

Bank has put in place a Board approved policy and procedural guidelines on Know Your Customer (KYC) / Anti Money Laundering (AML)/Combating of Financing of Terrorism (CFT) measures in line with the guidelines issued by Reserve Bank of India, Prevention of Money laundering Amendments and the FATF. This Policy ensures that the appropriate AML procedures are implemented effectively, including customer acceptance policy, customer due diligence, record-keeping, ongoing monitoring, timely reporting of suspicious transactions and combating the financing of terrorism. Officials' functioning at the Head Office to oversee the compliance of KYC/AML/CFT norms and the Bank has AML utility that processes all transactions and indicative trends handled by our branches and suspicious transactions/trends found if any, will be reported to FIU-IND, New Delhi by Principal Officer.

The CEO is the Designated Director and Official having General Manager level designation is the Principal Officer for the purpose of KYC/AML/CFT compliance. To ensure that the employees are kept abreast on the subject, necessary training on Compliance/KYC/AML/CFT is imparted to all staff members on an ongoing basis. Staff members are also encouraged to undertake Subject awareness Quiz programmes, Certification courses in KYC/AML/CFT by granting incentives/benefits upon passing the programmes/certifications.

विभाग बँकेच्या विविध कायदेशीर आणि नियामक कार्यामध्ये समन्वय आणि सुसंवाद आणण्यासाठी जबाबदार आहे जसे की, वैधानिक लेखापरीक्षण, माहिती प्रणाली लेखापरीक्षण, समवर्ती लेखापरीक्षण, रिझर्व बँक तपासणी इ. या विभागाची भूमिका लेखापरीक्षकांच्या नियुक्तीपासून सुरु होते आणि संबंधित लेखापरीक्षणाच्या निष्कर्षपर्यंत आणि बंद होईपर्यंत सुरु रहाते.

अनुपालन कार्य

अनुपालनाचा अर्थ कायदे, नियमावली, नियम, संबंधित स्वयं-नियामक संस्था मानकांचे पालन आणि आर्थिक व्यवहारांच्या योग्य मानकांचे निरीक्षण करणे, हितसंबंधातील वादाचे निराकरण करणे आणि विशेषतः मनी लाँड्रिंग (अवैध संपत्ती वैध करणे) आणि दहशतवादी वित्तपुरवठा रोखणे यासारख्या बाबी हाताळणे, नियमांचे कथित उल्लंघन आणि फसव्या वर्तनाची चौकशी करणे.

आपली बँक बँकिंग रेग्युलेशन अँक्ट, रिझर्व्ह बँक ऑफ इंडिया अँक्ट, पीएमएलए अँक्ट इ. सारख्या विविध कायद्यांमध्ये असलेल्या सर्व वैधानिक तरतुदींचे काटेकोरपणे पालन करून अनुपालन सुनिश्चित करते. बँक वेळोवेळी जारी केलेल्या इतर नियामक मार्गदर्शक तत्वांचे तसेच बँकेच्या अंतर्गत धोरणांचे पालन केले जात आहे याची देखील खात्री करते.

बँकेने आपल्या ग्राहकाला जाणून घ्या (KYC)/अँटी मनी लाँड्रिंग (AML)/कॉम्बेटिंग ऑफ फायनान्सिंग ऑफ टेररिझम (CFT) याबाबत भारतीय रिझर्व्ह बँकेने जारी केलेली मार्गदर्शक तत्वे, मनी लाँड्रिंग सुधारणा आणि फायनान्सियल अँक्शन टास्क फोर्स (FATF) नियमावलींच्या अनुषंगाने संचालक मंडळाच्या मंजूर धोरणांनुसार प्रक्रियात्मक मार्गदर्शक तत्वे लागू केली आहेत. हे धोरण हे सुनिश्चित करते की, ग्राहक स्वीकृती धोरण, ग्राहकाची संपूर्ण माहिती घेणे, त्याबाबतची कागदपत्रे सांभाळणे, सतत देखरेख ठेवणे, संशयास्पद व्यवहारांचा वेळेवर अहवाल देणे आणि दहशतवादाच्या वित्तपुरवठ्याचा सामना करणे यासह योग्य अँटी मनी लाँड्रिंग प्रक्रिया प्रभावीपणे अंमलात आणल्या जात आहेत.

KYC / AML / CFT या नियमांचे पालन करण्यावर देखरेख ठेवण्याकरिता मुख्य कार्यालयातील अधिकाऱ्यांना मदत करण्यासाठी बँकेकडे AML सॉफ्टवेअर युटिलिटी आहे जी आपल्या शाखांद्वारे हाताळले जाणारे सर्व व्यवहार आणि सूचक संकेतांवर प्रक्रिया करते आणि संशयास्पद व्यवहार / कल आढळल्यास, फायनान्सियल इंटेलिजन्स युनिट इंडिया नवी दिल्ली येथील प्रधान अधिकार्याला कळवले जाते.

सीईओ हे पदनिर्देशित संचालक आणि महाव्यवस्थापक स्तराचे पद असलेले अधिकारी आहेत जे KYC / AML / CFT अनुपालनाच्या उद्देशाने प्रधान अधिकारी आहेत. कर्मचार्यांना या विषयावर अवगत ठेवण्यासाठी तसेच नियमांचे अनुपालन करण्यासाठी सर्व कर्मचार्यांना KYC / AML / CFT बद्दल आवश्यक प्रशिक्षण निरंतर दिले जाते. कार्यक्रम / प्रमाणपत्रे उत्तीर्ण केल्यावर प्रोत्साहन / लाभ देऊन, या विषया बद्दलची जागरूकता वाढविणाऱ्या प्रश्नमंजुषा कार्यक्रमात सहभागी होण्यासाठी, KYC / AML / CFT मधील प्रमाणपत्र अभ्यासक्रमात उत्तीर्ण होण्यासाठी कर्मचार्यांना प्रोत्साहित केले जाते.

CUSTOMER SERVICE

Your Bank has put in place a well-defined Customer Grievances Redressal System, wherein customers can approach Bank through multiple channels for redressal of their grievances – Bank's Branches, 24 X 7 Call Centre or register their complaints online on Bank's Complaint Management System. Your Bank ensures that customer complaints received through various sources are resolved within the shortest possible time and to the best satisfaction of the customers.

Customer Satisfaction Survey is another exercise to identify gaps, initiating corrective action and improving customer experience. Feedback from the survey is a source for evaluating customer's rating of services extended, ways and means for improving customer service, providing infrastructure at branches, and greater awareness on Bank's products and facilities. During the year, the bank conducted a pilot project for revamped customer survey to record the customer feedback and analyse the ratings given by them.

Imbibing new technologies and the many ways they can be used to offer more convenient, secure and simply better service to their customers, your Bank is committed to reaching out to the customers. Keeping abreast with the latest trends in Banking, your Bank has launched a number of products and services that are aimed at satisfying specific needs of its clientele.

Your Bank has already constituted a sub-committee of the Board, (known as the Customer Grievances Redressal Committee of the Board) in line with RBI directives, besides having an Executive Level Committee on Customer Service which has representation from customer groups. The functions of the sub-committee of the Board include, inter alia, suggesting, implementing and reviewing measures for enhancing the quality of customer services and improving the level of satisfaction for all the categories of clientele at all times. To ensure constant focus, the Board of Directors periodically reviews the functioning of this subcommittee. The customer service committee of the board meets every month during the year, as required.

In order to carry the message of importance of customer service to the employees, especially the frontline staffs, efforts are taken for sensitizing staff members at branches, through proper training. Redressal of customer complaints mostly starts at branch level. Only cases which are beyond the purview of branch are forwarded to the Central Office.

APPOINTMENT OF STATUTORY AUDITOR

Reserve Bank of India vide their circular No. RBI/2021-22/25 Ref.No.DoS.CO.ARG/SEC. 01/08.91.001/2021-22 dated April

ग्राहक सेवा

आपल्या बँकेने ग्राहक तक्रार निवारण प्रणालीची सुस्पष्ट व्याख्या केली आहे, ज्यामध्ये ग्राहक त्यांच्या तक्रारींचे निवारण करण्यासाठी अनेक माध्यमांद्वारे बँकेशी संपर्क साधू शकतात – बँकेच्या शाखा, 24 X 7 कॉल सेंटर किंवा बँकेच्या तक्रार व्यवस्थापन प्रणालीवर त्यांच्या तक्रारी ऑनलाइन नोंदवू शकतात. आपली बँक हे सुनिश्चित करते की विविध स्रोतांद्वारे प्राप्त झालेल्या ग्राहकांच्या तक्रारी कमीत कमी वेळेत आणि ग्राहकांच्या सर्वोत्तम समाधानासाठी सोडवल्या जातील.

ग्राहक समाधान सर्वेक्षण हे त्रुटि शोधणे, सुधारात्मक कारवाई सुरु करणे आणि ग्राहक अनुभव सुधारणे यासाठी आणखी एक अभियान आहे. सर्वेक्षणातील अभिप्राय हे ग्राहकांसाठीच्या विस्तारित सेवांचे मूल्यांकन, ग्राहक सेवा सुधारण्याचे मार्ग आणि माध्यम, शाखांमध्ये पायाभूत सुविधा प्रदान करणे आणि बँकेची उत्पादने आणि सुविधांबद्दल अधिक जागरूकता यांचे मूल्यांकन करण्याचा एक मार्ग आहे. वर्षभरात, बँकेने ग्राहकांच्या अभिप्रायाची नोंद करण्यासाठी आणि त्यांनी दिलेल्या मूल्यांकनाचे विश्लेषण करण्यासाठी एक पथदर्शी प्रकल्प आयोजित केला.

नवीन तंत्रज्ञान आत्मसात करून आणि त्यांचा वापर आपल्या ग्राहकांना अधिक सोयीस्कर, सुरक्षित आणि फक्त चांगली सेवा देण्यासाठी अनेक मार्गांनी करता येईल, आपली बँक ग्राहकांपर्यंत पोहोचण्यासाठी वचनबद्ध आहे. बँकिंग मधील नवीन प्रवृत्तींशी सुसंगत राहून, आपल्या बँकेने ग्राहकांच्या विशिष्ट गरजा पूर्ण करण्याच्या उद्देशाने अनेक उत्पादने आणि सेवा सुरु केल्या आहेत.

आपल्या बँकेने आधीच रिझर्व बँकेच्या निर्देशांनुसार संचालक मंडळाची एक उप-समिती (संचालक मंडळाची ग्राहक तक्रार निवारण समिती म्हणून ओळखली जाते) स्थापन केली आहे, त्याशिवाय ग्राहक सेवेवर एक कार्यकारी स्तर समिती आहे ज्यामध्ये ग्राहक गटांचे प्रतिनिधित्व आहे. संचालक मंडळाच्या उप-समितीच्या कार्यामध्ये ग्राहक सेवांचा दर्जा वाढवण्यासाठी आणि सर्व श्रेणीतील ग्राहकांसाठी समाधानाच्या पातळीत निरंतर सुधार होण्यासाठी उपाय सुचवणे, अंमलबजावणी करणे आणि पुनरावलोकन करणे समाविष्ट आहे. या विषयावर सतत लक्ष केंद्रित करण्यासाठी, संचालक मंडळ वेळेवेळी या उपसमितीच्या कामकाजाचा आढावा घेते. संचालक मंडळाच्या ग्राहक सेवा समितीची वर्षभरात दर महिन्याला गरजेनुसार बैठक होते.

कर्मचाऱ्यांना, विशेषतः ग्राहकसेवा देणाऱ्या आघाडीवरील कर्मचाऱ्यांपर्यंत ग्राहक सेवेच्या महत्त्वाचा संदेश पोहोचवण्यासाठी, शाखांमधील कर्मचारी सदस्यांना योग्य प्रशिक्षणाद्वारे संवेदनशील करण्यासाठी प्रयत्न केले जातात. ग्राहकांच्या तक्रारींचे निवारण मुख्यतः शाखा स्तरावरून सुरु होते. शाखेच्या कक्षबाहेरील प्रकरणेच केंद्रीय कार्यालयाकडे पाठवली जातात.

वैधानिक लेखापरीक्षकाची नियुक्ती

रिझर्व बँक ऑफ इंडियाने त्यांचे परिपत्रक क्रमांक RBI/2021-22/25 Ref.No.DoS.CO.-RG/SEC. 01/08.91.001/2021-22 दिनांक २७ एप्रिल

27, 2021 issued Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs).

In accordance with said guidelines the Board of Directors recommends reappointment of M/s S. R. Rahalkar & Associates, Chartered Accountants, Nasik as Statutory Auditors being eligible for the financial year 2022-23. M/s S. R. Rahalkar & Associates, Nasik have signified their willingness to be appointed as Statutory Auditors. The reappointment of M/s S. R. Rahalkar & Associates, Chartered Accountants, Nasik as Statutory Auditors is subject to approval from Reserve Bank of India. The resolution for their reappointment will be moved as per agenda of the meeting.

BOARD OF DIRECTORS

The composition of the Board of Directors is governed by the Bye laws of the Bank as per the provisions of Maharashtra Co-operative Societies Act, 1960 and guidelines issued by Reserve Bank of India from time to time. The directors possess rich experience and specialized knowledge in various areas of relevance to the Bank.

The Board functions as the governing body and also through various Committees constituted to oversee specific areas. Policy formulation, setting up of goals, evaluation of performance and control functions vest with the Board. The Committees have oversight of operational and supervisory issues assigned to them by the Board, from time to time.

Shri Krushna Kamthe resigned from the position of the Director of the Bank with effect from July 12, 2021 on personal grounds. The Board places on record its appreciation for the valuable contributions made to the Bank and for the support and cooperation extended by Shri Krushna Kamthe during his tenure as a director of the Bank.

Shri Mahesh Anant Dabak, Industrialist from Nasik having Diploma in Electrical engineering & CA Shri Nitin Manakchand Zawar, Jalgaon has been inducted on Board as a Director w.e.f. October 8, 2021 in accordance with guidelines issued by Rajya Sahakari Nivdadnuk Pradhikaran – Maharashtra State (State Co-operative Election Authority).

BOARD OF MANAGEMENT

RBI vide Circular No./2019-20/128 DoR (PCB). BPD, Cir. No 8 /12.05.002/ 2019-20 on December 31, 2019 instructed UCBs for formation of Board of Management (BOM) in addition to the Board of Directors for UCBs having deposits above 100 Crore. Board of Management should include members with special knowledge and practical experience in banking to facilitate

२०२१ रोजी वैधानिक केंद्रीय लेखापरीक्षक (SCAs)/वैधानिक लेखापरीक्षक (SAs) यांच्या नियुक्तीसाठी मार्गदर्शक तत्वे जारी केली आहेत.

या मार्गदर्शक तत्वांनुसार संचालक मंडळाने आर्थिक वर्ष २०२२-२३ साठी पात्र ठरलेल्या मेसर्स एस.आर. रहाळकर अँड असोसिएट्स, चार्टर्ड अकाउंटंट, नाशिक यांची वैधानिक लेखापरीक्षक म्हणून पुनर्नियुक्ती करण्याची शिफारस केली आहे. मेसर्स एस.आर. रहाळकर अँड असोसिएट्स, नाशिक यांनी वैधानिक लेखापरीक्षक म्हणून काम करण्याची त्यांची इच्छा दर्शविली आहे. मेसर्स एस.आर. रहाळकर अँड असोसिएट्स, चार्टर्ड अकाउंटंट, नाशिक यांची वैधानिक लेखापरीक्षक म्हणून पुनर्नियुक्ती रिझर्व्ह बँक ऑफ इंडियाच्या मान्यतेच्या अधीन आहे. सभेच्या अर्जेड्यानुसार त्यांच्या पुनर्नियुक्तीचा ठराव मांडला जाईल.

संचालक मंडळ

संचालक मंडळाची रचना महाराष्ट्र सहकारी संस्था अधिनियम, १९६० मधील तरतुदीनुसार आणि भारतीय रिझर्व्ह बँकेने वेळोवेळी जारी केलेल्या मार्गदर्शक तत्वांनुसार बँकेच्या उपविधीद्वारे नियंत्रित केली जाते. संचालकांना बँकेशी संबंधित विविध क्षेत्रांमध्ये समृद्ध अनुभव आणि विशेष ज्ञान आहे.

संचालक मंडळ प्रशासकीय मंडळ म्हणून कार्य करते आणि विशिष्ट क्षेत्रांवर देखरेख करण्यासाठी स्थापन केलेल्या विविध समित्यांमधून देखील कार्य करते. धोरण तयार करणे, ध्येय निश्चित करणे, कामगिरीचे मूल्यमापन आणि नियंत्रण कार्ये मंडळाकडे असतात. संचालक मंडळाने नियुक्त केलेल्या उपसमित्यांतर्फे नियमित कामकाज आणि पर्यवेक्षी समस्यांवर वेळोवेळी देखरेख ठेवली जाते.

श्री कृष्णा कामठे यांनी वैयक्तिक कारणास्तव १२ जुलै २०२१ पासून बँकेच्या संचालक पदाचा राजीनामा दिला. बँकेच्या संचालकपदाच्या कार्यकाळात श्री कृष्णा कामठे यांनी बँकेला दिलेल्या अमूल्य योगदानाबद्दल आणि त्यांना दिलेल्या पाठिंब्याबद्दल आणि सहकार्याबद्दल मंडळाने त्यांचे कौतुक केले आहे. श्री कृष्णा कामठे यांनी बोर्ड आणि उपसमितीच्या बैठकीत घेतलेल्या व्यावसायिक आणि निःपक्षपाती दृष्टिकोनाबद्दल संचालक मंडळाने त्यांचे आभार मानले.

नासिक येथील श्री महेश अनंत दाबक BE (इलेक्ट्रॉनिक्स), उद्योगपती आणि सीए श्री नितिन माणकचंद झवर, जळगाव यांचा ८ ऑक्टोबर २०२१ रोजी राज्य सहकारी निवडणूक प्राधिकरण – महाराष्ट्र राज्य (राज्य सहकारी निवडणूक प्राधिकरण) यांनी जारी केलेल्या मार्गदर्शक तत्वांनुसार संचालक म्हणून संचालक मंडळात समावेश करण्यात आला आहे.

व्यवस्थापन मंडळ

रिझर्व्ह बँकेद्वारे परिपत्रक क्रमांक/२०१९-२०/१२८ DoR (PCB). BPD, Cir. क्र. ८/१२.०५.००२/ २०१९-२० दिनांक ३१ डिसेंबर २०१९ नुसार १०० कोटीपेक्षा जास्त ठेवी असलेल्या नागरी सहकारी बँकांसाठी संचालक मंडळाच्या व्यतिरिक्त व्यवस्थापन मंडळ (BOM) तयार करण्यासाठी नागरी सहकारी बँकांना निर्देश देण्यात आले होते. व्यावसायिक व्यवस्थापन सुलभ करण्यासाठी आणि नागरी सहकारी

professional management and focused attention to banking related activities of UCBS.

Your bank had formed BoM by amending the Bye-Laws with the approval of Annual General Meeting and Registrar of co-operatives on June 25, 2021 well within the prescribed time limit. Banks' BoM consists of six members of which three members are other than Board of Directors viz Dr. Shri. Manish Ratnakar Joshi having experience in the field of information technology, Shri. Mohan Murlidhar Raotole, Experience Banker & Advocate Mrs. Vandana Prabuddhakumar Bhasme, Senior Practicing Advocate & Other three members are from Board of Directors are having knowledge and practical experience in Small Scale Industries, Accounts & Finance. During FY 2021-22 BOM had 20 Meetings.

CORPORATE GOVERNANCE

The Corporate Governance Philosophy of the Bank is to promote corporate fairness, business excellence, transparency, accountability and integrity so as to maximize long-term value for all stakeholders. This philosophy is realized through the Bank's endeavour in working towards portfolio, operational and reputation excellence.

Your Bank's adherence to Corporate Governance stems not only from the letter of law but also from inherent belief in doing business the right way.

WAY FORWARD

The Board is committed to ensuring that your Bank is a future-ready and resilient organization with a focus on long term value-creation. Our business is underpinned by strong governance and risk management practices, and an ethos of being a trustworthy financial institution. During the year, the Board and its Committees conducted regular reviews to assess the Bank's response to the challenges posed by the pandemic and evaluating its impact on our business and loan portfolio. From a longer term perspective, a wide range of issues and risks were reviewed to ensure organizational resilience and the responsiveness of the Bank to the evolving environment, particularly with relation to technology. The Board is focused on critical aspects like cyber security and data privacy.

Having overcome the challenges during COVID-19 pandemic we look forward with optimism and our focus continues to make our Bank among the Top in the peer group in the years to come, by focusing on following aspects:

- A consistent and sustainable business growth.
- An efficient collection mechanism to bring down the

बँकांच्या बँकिंग संबंधित कामकाजावर लक्ष केंद्रित करण्यासाठी व्यवस्थापन मंडळामध्ये बँकिंगमधील विशेष ज्ञान आणि व्यावहारिक अनुभव असलेल्या सदस्यांचा समावेश असावा असे सुचविले होते.

आपल्या बँकेने २५ जून २०२१ रोजी वार्षिक सर्वसाधारण सभेच्या आणि सहकार निबंधकांच्या मान्यतेने विहित मुदतीत उपविधीमध्ये सुधारणा करून व्यवस्थापन मंडळाची स्थापना केली होती. आपल्या बँकेच्या व्यवस्थापन मंडळामध्ये सहा सदस्य आहेत त्यापैकी तीन सदस्य डॉ. श्री. मनिष रत्नाकर जोशी, माहिती व तंत्रज्ञान, श्री. मोहन मुरलीधर रावतोळे, बँकींग विषय तज्ञ, तसेच श्रीमती वंदना प्रबुद्धकुमार भस्मे, वरिष्ठ विधी तज्ञ तसेच इतर तीन सदस्य जे संचालक मंडळाचे सदस्य आहेत, त्यांच्याकडे लघुउद्योग, लेखा आणि वित्त क्षेत्रातील ज्ञान आणि व्यावहारिक अनुभव आहे. आर्थिक वर्ष २०२१-२२ मध्ये व्यवस्थापन मंडळाच्या एकूण २० बैठका झाल्या.

सुशासन

बँकेचे सुशासनाबाबतचे तत्वज्ञान हे निष्पक्षता, व्यवसाय उत्कृष्टता, पारदर्शकता, जबाबदारी आणि सचोटीला प्रोत्साहन देण्यासाठी आहे, जेणेकरून सर्व भागधारकांसाठी दीर्घकालीन मूल्यवर्धन होईल. हे तत्वज्ञान विविध विभागांच्या कामकाजातील उत्कृष्टता आणि नावलौकिकता पडणारी भर या दिशेने काम करण्याच्या बँकेच्या प्रयत्नातून साकार झाले आहे.

आपल्या बँकेचे सुशासनाचे पालन हे केवळ कायद्याच्या दृष्टिकोनातूनच नाही तर योग्य मार्गाने व्यवसाय करण्याच्या आत्मविश्वासातून देखील झळकते.

भविष्यकालीन दृष्टिक्षेप

आपली बँक ही दीर्घकालीन मूल्यनिर्मितीवर लक्ष केंद्रित करून गरजेप्रमाणे स्वतःमध्ये बदल करवून उज्वल भविष्याकडे जाणारी वाटचाल सुनिश्चित करण्यासाठी संचालक मंडळ वचनबद्ध आहे. आपला व्यवसाय हा मजबूत प्रशासन आणि जोखीम व्यवस्थापन पद्धती सोबतच वित्तीय संस्थेबाबत असलेल्या विश्वासाहतेवर आधारित आहे. वर्षभरात, संचालक मंडळ आणि त्यांच्या समित्यांनी, साधीच्या रोगामुळे उद्भवलेल्या आव्हानांना बँकेच्या प्रतिसादाचे मूल्यांकन करण्यासाठी आणि आपल्या व्यवसायावर आणि कर्जावाटपावर झालेल्या परिणामाचे मूल्यांकन करण्यासाठी नियमित आढावा घेण्यात आला. दीर्घकालीन दृष्टिकोनातून, संघटनात्मक फेररचना आणि विकसित होत असलेल्या विशेषतः तंत्रज्ञानाशी संबंधित वातावरणात, बँकेची प्रतिसादक्षमता सुनिश्चित करण्यासाठी समस्या आणि जोखमींच्या विस्तृत श्रेणीचे पुनरावलोकन केले गेले. सायबर सुरक्षा आणि माहितीची गोपनीयता यांसारख्या महत्वाच्या बाबींवर संचालक मंडळाचे लक्ष आहे.

कोविड-१९ महामारीच्या काळात आव्हानांवर मात केल्यावर आपल्या बँकेला येणाऱ्या काळात गटातील इतर समव्यावसायिक बँकांच्या तुलनेत अव्वल स्थानावर नेण्यासाठी आपण पुढील काही बाबींवर लक्ष केंद्रित करून सकारात्मक वाटचाल करीत आहोत.

१. सातत्यपूर्ण आणि शाश्वत व्यवसाय वाढ.

Slippage Ratio.

- iii. To continue our efforts in NPA resolution and recovery in Written-Off accounts.
- iv. Focusing on CASA and cost effective RTD (Retail Term Deposit).
- v. Creating a future ready workforce.
- vi. Further strengthening the control functions by spreading the culture of compliance.
- vii. Further strengthening the PCR, CRAR, NIM, ROA & Cost to Income Ratio etc.
- viii. Taking digital initiatives to next level by further strengthening the IT/digital security.

OBITUARY

We deeply mourn the death of members of the bank, customers, staff and well-wishers who passed away during the year under report.

ACKNOWLEDGMENT

Your Board would like to thank all shareholders for the confidence reposed in us and in supporting us to scale greater heights in performance. Our growing customers add strength to our growth and progress. We would like to express our sincere gratitude to them. The Board is grateful to The Reserve Bank of India, Office of the Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State, Pune, bankers, legal advisors and auditors for their support and guidance. The Bank has been immensely benefited by the contribution made by its Auditors, Legal Advisors and correspondents and we are grateful to all of them.

On behalf of the Board of Directors, I am also indebted to all employees and the leadership teams who have helped the Bank with their dedicated and committed services for the overall growth, development and remarkable performance of the Bank.

For and on behalf of the Board of Directors,

Place : Jalgaon

Anil Govind Rao

Date : April 21, 2022

Chairman

2. नियमित कर्जाची अनार्जित कर्जात होणारी घसरण कमी करण्यासाठी कार्यक्षम संकलन यंत्रणा.
३. अनार्जित कर्जाची वसूली आणि निर्लेखित खात्यांमध्ये वसूलीसाठी आपले प्रयत्न सुरू ठेवणे.
४. कासा ठेवी आणि किफायतशीर किरकोळ मुदत ठेवीवर लक्ष केंद्रित करणे.
५. भविष्यकालीन आव्हानांना तोंड देणारे कर्मचारी तयार करणे.
६. नियमांच्या पूर्ततेचे काटेकोर पालन करून नियंत्रणाची कार्ये आणखी मजबूत करणे.
७. पीसीआर, सीआरएआर, एनआयएम, आरओए आणि कॉस्ट टू इन्कम रेशो इ.ला आणखी मजबूत करणे.
८. माहिती तंत्रज्ञान / डिजिटल सुरक्षा अधिक बळकट करून डिजिटल उपक्रमांना पुढील स्तरावर नेणे.

श्रद्धांजली

अहवाल वर्षात निधन झालेले बँकेचे सदस्य, ग्राहक, कर्मचारी आणि हितचिंतक यांच्या निधनाबद्दल आम्ही अत्यंत शोक व्यक्त करतो.

आभार

आमच्यावर दाखवलेल्या विश्वासाबद्दल आणि कामगिरीत अधिक उंची गाठण्यासाठी आम्हास पाठिंबा दिल्याबद्दल आपले संचालक मंडळ सर्व भागधारकांचे आभार मानू इच्छिते. आपले वाढणारे ग्राहक आपल्या वाढीला आणि प्रगतीला बळ देतात. आम्ही त्यांच्याबद्दल मनापासून कृतज्ञता व्यक्त करू इच्छितो. संचालक मंडळ भारतीय रिझर्व्ह बँक, सहकार आयुक्त कार्यालय आणि सहकारी संस्थांचे निबंधक, महाराष्ट्र राज्य, पुणे, बँकर्स, कायदेशीर सल्लागार आणि लेखा परीक्षकांनी दिलेल्या पाठिंब्याबद्दल आणि मार्गदर्शनासाठी त्यांचे आभारी आहो. बँकेचे लेखापरीक्षक, कायदेशीर सल्लागार आणि प्रसारमाध्यम यांनी दिलेल्या योगदानामुळे बँकेला खूप फायदा झाला आहे आणि आम्ही त्या सर्वांचे आभारी आहोत.

संचालक मंडळाच्या वतीने, मी, सर्व कर्मचारी आणि बँकेच्या सर्वांगीण वाढ, विकास आणि उल्लेखनीय कामगिरीसाठी त्यांच्या समर्पित आणि वचनबद्ध सेवांसह बँकेला मदत करणाऱ्या नेतृत्वाचाही ऋणी आहे.

संचालक मंडळासाठी आणि त्यांच्या वतीने,

स्थान : जळगाव

अनिल गोविंद राव

दिनांक : एप्रिल २१, २०२२

अध्यक्ष

BALANCE SHEET AS AT 31ST MARCH 2022

31/03/2022 अखेरचा ताळेबंद

31-Mar 2021	A.R.No.	CAPITAL AND LIABILITIES	भांडवल व देणी	SCH.NO	31-Mar 2022
504423550.00	1)	CAPITAL	भागभांडवल	A	527105225.00
1710873288.84	2)	RESERVE & OTHER FUNDS	गंगाजळी व इतर निधी	B	1930623427.97
0.00	3)	PRINCIPAL / SUBSIDAIRY STATE Partnership Fund	शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी निधी		0.00
18604662534.52	4)	DEPOSITS	ठेवी	C	18784803460.11
382720000.00	5)	BORROWINGS	घेतलेली कर्जे	D	449270000.00
355928.00	6)	BILLS AS PER CONTRA	वसुलीला स्विकारलेली बिले (दुबेरजीप्रमाणे)	E	0.00
0.00	7)	BRANCH ADJUSTMENTS	शाखा जुळवणी		0.00
309800758.43	8)	OVERDUE INTEREST RESERVE Overdue Interest Reserve on NPA	थकव्याज तरतुद अनुत्पादित कर्जावरील		329598830.68
3388895.00	9)	INTEREST PAYABLE	देणे व्याज	F	3412376.00
200118601.00	10)	OTHER LIABILITIES AND PROVISIONS	इतर देणी व तरतुदी	G	338648680.24
140398322.97	11)	PROFIT & LOSS (As per Profit & Loss A/c of Current Year)	नफा तोटा खाते		182351900.03
21856741878.76		TOTAL	एकूण		22545813900.03
341803456.14		CONTINGENT LIABILITIES	संभाव्य देणी	H	346432750.79

For **S.R.Rahalkar & Associates**
Chartered Accountants
FRN 108283W

CA A.P.Sawarkar

Partner
Statutory Auditor
Nasik
M. No. 100442

Date : 23 April 2022 Place : Jalgaon

For **Jalgaon Janata Sahakari Bank Ltd**

P. U. Patil

Chief Executive Officer (O)

BALANCE SHEET AS AT 31ST MARCH 2022

31/03/2022 अखेरचा ताळेबंद

31-Mar 2021	A.R.No.	PROPERTY & ASSETS	जिंदगी व येणी	SCH.NO	31-Mar 2022
969195710.07	1)	CASH IN HAND Cash in Hand & with RBI, SBI State Co-op. Bank & Dist. Central Banks.	रोख शिल्लक व बँकातील शिल्लक	I	1062808258.94
3286687655.50	2)	BALANCE WITH OTHER BANKS	इतर बँकातील शिल्लक	J	3251552957.20
67924537.50		(a) Current Deposits	चालु खाते		58595171.20
3218763118.00		(b) Fixed Deposits	मुदत ठेव खाते		3192957786.00
0.00	3)	MONEY AT CALL & SHORT NOTICE	मागणी करताच मिळणाऱ्या व अल्प नोटीसीने मिळणाऱ्या ठेवी	K	630000000.00
4286871505.00	4)	INVESTMENTS	गुंतवणुक	L	4648516559.75
0.00	5)	INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND.			0.00
11822125957.83	6)	LOANS & ADVANCES	दिलेली कर्जे	M	11400993939.72
	7)	INTEREST RECEIVABLE	येणे व्याज		
216885667.03		(a) on Investments and Staff Loan	गुंतवणुकीवरील येणे व्याज	N	178895515.25
309800758.43		(b) on Advances (OIR)	कर्जावरील थकव्याज		329598830.68
355928.00	8)	BILLS AS PER CONTRA	वसुलीसाठी पाठविलेली बिले (दुबेरजीप्रमाणे)	O	0.00
0.00	9)	BRANCH ADJUSTMENT	शाखा जुळवणी		0.00
635206290.70	10)	FIXED ASSETS	कायम जिंदगी	P	638249284.90
329612406.20	11)	OTHER ASSETS	इतर जिंदगी	Q	405198553.59
21856741878.76		TOTAL	एकुण		22545813900.03

A.G. Rao
ChairmanP.D. Jadhav
Vice-ChairmanJ.P. Doshi
DirectorS.B. Lohar
DirectorS.P. Madane
Director

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2022

31/03/2022 अखेरचे नफा तोटा पत्रक

31-Mar 2021	EXPENDITURE	खर्च	SCH. NO.	31-Mar-2022
964557446.60	Interest on Deposits & Borrowings	ठेवी व कर्जावरील दिलेले व्याज	R	872394182.46
242903473.90	Salary & Allowances	पगार व भत्ते	S	280785069.65
0.00	Director's Allowances	संचालक मंडळ फी व भत्ते		0.00
56919724.32	Rent, Taxes , Insurance etc	भाडे, कर व विमा इ.	T	63283796.00
1978770.97	Legal Expenses	कायदेशिर सल्ल्याबाबतची फी व खर्च	U	4711248.74
1806866.03	Postage, Telegram, Telephone	टपाल, तार व टेलीफोन	V	2397771.24
4412532.00	Audit Fee	लेखापरीक्षण खर्च व फी	W	5372566.56
33350516.97	Depreciation and Repairs	घसारा व दुरुस्तीवरील खर्च	X	37341908.64
7343686.36	Printing, Stationery & Advt.	छपाई, लेखण साहित्य खर्च व जाहीरात	Y	8950850.88
80010937.53	Other Expenses	इतर खर्च	Z	73138942.06
312315486.65	Provisions	तरतुदी	AA	336117484.00
33454656.00	Deferred Tax	डिफर्ड टॅक्स		-44023035.00
0.00	Bad Debt Written Off	निलंबित केलेली कर्जे		0.00
140398322.97	Profit	नक्त नफा		182351900.03
1879452420.30	Total	एकुण		1822822685.26

For S. R. Rahalkar & Associates
Chartered Accountants
FRN 108283W

For Jalgaon Janata Sahakari Bank Ltd

CA A. P. Sawarkar
Partner
Statutory Auditor
Nasik
M. No. 100442
Date : 23 April 2022
Place : Jalgaon

P. U. Patil
Chief Executive Officer (O)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2022

31/03/2022 अखेरचे नफा तोटा पत्रक

31-Mar-2021	INCOME	उत्पन्न	SCH. NO.	31-Mar-2022
1630903488.46	Interest and Discount	व्याज व कसर	AB	1633710175.23
7426403.08	Commission & Exchange	वटणावळ व हुंडणावळ	AC	10030799.07
241122528.76	Other Income	इतर उत्पन्न	AD	179081710.96
0.00	Bad Debt Written Back	निर्लेखित केलेली कर्जे		0.00
1879452420.30	Total	एकुण		1822822685.26

A.G. Rao
Chairman

P.D. Jadhav
Vice-Chairman

J.P. Doshi
Director

S.B. Lohar
Director

S.P. Madane
Director

JALGAON JANTA SAHAKARI BANK LTD. JALGAON (SCHEDULED BANK)

SCHEDULE TO BALANCE SHEET AS AT 31ST MARCH 2022

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - A	तपशील - A		
CAPITAL	भांडवल		
Authorised Capital	अधिकृत भागभांडवल		
(4,00,00,000 Shares of Rs. 25/- each)	(४००,००,००० रु.२५ प्रमाणे)	1000000000.00	1000000000.00
Issued, Subscribed and Paid up Capital	वसुल भागभांडवल		
(a) Individual- 15773391 Shares of Rs.25 Each	वैयक्तिक भागभांडवल	394334775.00	363885925.00
(b) Co-op Institution /State Govt.0.00 Shares of Rs.25 Each	सहकारी संस्था भागभांडवल	0.00	0.00
c) Others – 5310818 Shares of Rs.25 Each	इतर भागभांडवल	132770450.00	140537625.00
Total		527105225.00	504423550.00
SCHEDULE - B	तपशील - B		
RESERVE FUND & OTHER FUNDS	गंगाजळी व इतर निधी		
Employee Welfare Fund	कर्मचारी कल्याण निधी	7767231.73	7328358.15
Assets Revaluation Reserve	मालमत्ता पुर्नमुल्यांकन निधी	480411693.28	481418211.28
Reserve Fund	गंगाजळी	356389603.36	319479038.91
Building Fund	इमारत निधी	124473033.10	120523170.85
Reserve for Bad Doubtful Debts	संशयीत व बुडीत कर्ज निधी	649457211.12	559105739.66
Charity Fund	धर्मदाय निधी	2368391.48	2367408.25
Share Holder Welfare Fund	सभासद कल्याण निधी	4369204.08	4803236.77
Co-op Propoganda Fund	सहकार प्रचार निधी	1321097.50	1321097.50
Investment Fluctuation Reserve	गुंतवणुक तरलता निधी	59940904.00	39940904.00
Reserve For Other Doubtful Assets	इतर मालमत्ता बुडीत निधी	205100.00	999305.00
Development Fund	विकास निधी	7624622.62	7624622.62
General Reserve Fund	जनरल रिझर्व फंड	112913848.05	84834183.45
General Restructure Reserve	जनरल रिस्ट्रक्चर रिझर्व	45228140.65	4275486.65
Contingency Fund	आकस्मिक निधी	9500000.00	9500000.00
Contingent Provision against Std Assets	स्टॅंडर्ड कर्जावरील तरतुद	45000000.00	45000000.00
Investment Depreciation Fund	गुंतवणुक घसारा निधी	0.00	816900.00
Election Fund	निवडणुक निधी	3240000.00	3240000.00
Technology Development Fund	तंत्रज्ञान विकास निधी	11770272.24	11072454.87
Education Fund	शिक्षण निधी	8643074.76	7223170.88
Total	एकुण	1930623427.97	1710873288.84

Particulars		31-Mar-22	31-Mar-21
SCHEDULE – C	तपशील – C		
DEPOSITS	ठेवी		
I-Fixed Deposits -	मुदती ठेवी		
Individuals	वैयक्तिक ठेवी	11132637045.23	11198012098.04
Other Societies	सहकारी संस्था ठेवी	1366348507.97	2044222517.22
Total – I	एकुण	12498985553.20	13242234615.26
II-Saving Deposits -	बचत ठेवी		
Individuals	वैयक्तिक ठेवी	4750322773.87	4342810144.05
Other Societies	सहकारी संस्था ठेवी	46080970.50	37104446.51
Total II	एकुण	4796403744.37	4379914590.56
III-Current Deposits -	चालु ठेवी		
Individuals	वैयक्तिक ठेवी	1434600198.77	937897831.94
Other Societies	सहकारी संस्था ठेवी	54813963.77	44615496.76
Total III	एकुण	1489414162.54	982513328.70
Total (I + II + III)	एकुण (I + II + III)	18784803460.11	18604662534.52
SCHEDULE - D	तपशील - D		
BORROWINGS	घेतलेली कर्जे		
Kamdhenu Long Term Deposit- Series I	कामधेनु लॉग टर्म डिपॉझिट क्र. 1	249270000.00	249270000.00
Kamdhenu Long Term Deposit- Series II	कामधेनु लॉग टर्म डिपॉझिट-क्र. 2	110000000.00	110000000.00
Kamdhenu Long Term Deposit- Series III	कामधेनु लॉग टर्म डिपॉझिट-क्र. 3	90000000.00	23450000.00
Total	एकुण	449270000.00	382720000.00
SCHEDULE - E	तपशील - E		
BILLS AS PER CONTRA	वसुलीसाठी पाठविलेली बिले		
O.B.C.	ओ.बी.सी	0.00	355928.00
Total	एकुण	0.00	355928.00
SCHEDULE - F	तपशील - F		
INTEREST PAYABLE	देणे व्याज		
Int. Payable on Deposit	ठेवी वरील देणे व्याज	3222376.00	3238895.00
Int. Payable on OD Loan	कर्जा वरील देणे व्याज	190000.00	150000.00
Total	एकुण	3412376.00	3388895.00

Particulars		31-Mar-22	31-Mar-21
SCHEDULE – G(a)	तपशील – G(a)		
OTHER LIABILITIES & PROVISIONS	इतर देणी व तरतुदी		
Anamat	अनामत	1367138.00	1399699.00
Cost of Process	कॉस्ट ऑफ प्रोसेस	1177748.90	75568.00
T.D.S.Payable	टि.डि.एस पेअेबल	12138597.46	9904155.68
Legal Fees Payable	लिगल फी पेअेबल	102399.00	92249.00
DD Payable (JJSB)	डीडी पेअेबल	3090501.00	993201.00
Clearing Suspence	क्लिरिंग रक्कम देणे	468434.00	3141122.04
Bankers Cheque	बैंकर्स चेक	72663948.33	34021217.95
Deposit From Bank for Subsidy	सबसिडी डिपॉझिट	20921834.00	29168575.00
Retention Money	रिटेंशन मनी	218008.00	65000.00
Cheque Issued But not present	बैंक जुळवणी नोंदी	25393476.98	7450725.06
Unpaid Dividend	देय लाभांश	3041102.00	2444113.00
DD payable MSC Bank & Inter Br.	डीडी पेअेबल	1210536.46	1328596.46
Total (a)	एकुण (a)	141793724.13	90084222.19
SCHEDULE - G(b)	तपशील - G (b)		
OTHER PROVISION	इतर तरतुदी		
Bills Payable	बिल देणी	3974023.00	2532688.36
Telephone Bills Payable	टेलीफोन बिल देणी	80090.00	89780.00
Electricity Bill Payable	इलेक्ट्रीक बिल देणी	406925.00	446810.00
Rent & Taxes Payable	भाडे व कर देणे	756540.00	218600.00
Salary and Allowance Payable	पगार व भत्ते देणी	22500000.00	11722599.00
Other Liabilities & Provisions	इतर देणी व तरतुद	168625531.11	87022866.00
Interest Exgratia Payable	व्याज एक्सग्रेसीया तरतुद	0.00	8000000.00
Leave Encashment Define Benefit Plan (Net of Provision)	लिव्ह इनकॅशमेंट डिफाइन बेनीफीट प्लॉन (नेट प्रोव्हिजन्स)	511847.00	0.00
N P C I Charges	एन.पी.सी.आय चार्जेस	0.00	1035.45
Total (b)	एकुण (b)	196854956.11	110034378.81
Total (a+b)	एकुण (a+b)	338648680.24	200118601.00

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - H	तपशील - H		
CONTINGENT LIABILITIES	संभाव्य देणी		
Legal Expenses	कर्ज खात्यासाठी झालेला कायदेविषयक खर्च	876240.00	25000.00
Deposit for Court Cases	कोर्ट केसेस डिपॉझिट	9209814.00	1076652.00
Bank Guarantee	बँक गॅरन्टी खाते	280067550.51	287618401.51
Contingent Liability for Currant Deposit	चालु खाते	2250000.38	1998562.95
Contingent Liability for Saving Deposit	बचत खाते	32829023.89	24539585.67
Contingent Liability for Recurring Deposit	रिकरिंग खाते	15038.00	14864.00
Contingent Liability for MIS Deposit	दरमहा मुदत ठेव व्याज खाते	9136.00	2057.00
Contingent Liability for Fix Deposit	मुदत ठेव खाते	69560.00	69560.00
Contingent Liability for Pigmy Deposit	पिग्मी ठेवी खाते	107060.00	79947.00
Contingent Liability for Matured Fix Deposit	मुदत संपलेल्या ठेवी	16340935.17	15358494.17
Contingent Liability for Other Deposit	इतर ठेव खाते	1886588.84	1330331.84
Contingenet Liability for Service Tax	सर्व्हिस टॅक्स देय रक्कम	2771804.00	0.00
Total	एकुण	346432750.79	341803456.14

ASSETS SCHEDULE AS AT 31st March 2022

SCHEDULE - I	तपशील - I		
CASH IN HAND & BALANCE WITH RBI, SBI, STATE CO.OP. BANK & DIST. CENTRAL CO.OP. BANKS.	रोखशिल्लक रिझर्व बँक, स्टेट बँक, राज्य सहकारी बँक, जिल्हा मध्यवर्ती सहकारी बँकातील शिल्लक		
Cash in Hand	रोखशिल्लक	262977824.00	215008574.00
Cash with ATM Machine	एटीएम मशीन मधील शिल्लक	24201100.00	15684400.00
Total Cash (a)	एकुण (a)	287178924.00	230692974.00
Reserve Bank of India Current A/c	रिझर्व बँक शिल्लक	770221158.35	725726263.91
State Bank Of India C/A	स्टेट बँक ऑफ इंडीया शिल्लक	3345780.90	10182332.97
MSC Bank, Mumbai C/A	महाराष्ट्र राज्य सहकारी बँक, मुंबई शिल्लक	286675.15	493803.77
District co-op Bank C/A	जिल्हा मध्यवर्ती बँक शिल्लक	1775720.54	2100335.42
Total Bank bal (b)	एकुण (b)	775629334.94	738502736.07
Total (a+b)	एकुण (a+b)	1062808258.94	969195710.07
SCHEDULE - J	तपशील - J		
BALANCES WITH OTHER BANKS	इतर बँकातील शिल्लक		
SCHEDULE J (A) CURRENT DEPOSITS			
IDBI BANK, Jalgaon C/A	आयडिबीआय बँक शिल्लक	179286.42	159959.42
C/A With Other Nationalize Bank	इतर राष्ट्रीयकृत बँकातील शिल्लक	345452.93	193366.14
C/A With Private Sector Bank	खाजगी बँकातील शिल्लक	57948583.73	67449528.52
Overdraft With Other Nationalized Bank	राष्ट्रीयकृत बँकाकडून घेतलेली आधिकर्ष सवलत	34941.80	13584.20
Banks FDOD	बँकाकडून घेतलेली आधिकर्ष सवलत	86906.32	108099.22
Total (a)	एकुण (a)	58595171.20	67924537.50

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - J (B)	तपशील - J (B)		
FIXED DEPOSITS	मुदत ठेवी		
IDBI Bank, Jalgaon FD	आय.डि.बी.आय बँक मुदत ठेवी	317962412.00	152462412.00
Term Deposit in SBI & its Ass.	स्टेट बँक ऑफ इंडीया मुदत ठेवी	15690849.00	14923186.00
Term Deposit With Other Nationalized Bank	राष्ट्रीयकृत बँकातील मुदत ठेवी	1083700000.00	885000000.00
Term Deposit in Private Sector Bank.	खाजगी बँकातील मुदत ठेवी	1775604525.00	2166377520.00
Total (b)	एकुण (b)	3192957786.00	3218763118.00
Total (a+b)	एकुण (a+b)	3251552957.20	3286687655.50
SCHEDULE - K	तपशील - K		
MONEY AT CALL & SHORT NOTICE & LAF REVERSE REPO			
Reverse Repo Account-LAF (RBI)	रिव्हर्स रेपो (आरबीआय)	630000000.00	0.00
Total	एकुण	630000000.00	0.00
SCHEDULE - L	तपशील - L		
INVESTMENT	गुंतवणुक		
(I) Government Securities			
a) Available for Sale	विक्रीसाठी उपलब्ध असलेले कर्जरोखे		
i Central Govt. Securities	केंद्र शासनाचे कर्जरोखे	1089696250.00	557206768.00
ii State Govt. Securities	राज्य शासनाचे कर्जरोखे	0.00	200820000.00
iii Other Investment	इतर गुंतवणुक	0.00	0.00
Total	एकुण (a)	1089696250.00	758026768.00
b) Held to Maturity	मुदती कर्जरोखे		
i Central Govt. Securities	केंद्र शासनाचे कर्जरोखे	1594227229.00	1968520322.00
ii State Govt. Securities	राज्य शासनाचे कर्जरोखे	1958385980.75	1555117315.00
iii Other Investment	इतर गुंतवणुक	0.00	0.00
Total (b)	एकुण (b)	3552613209.75	3523637637.00
Total (a+b)	एकुण (a+b)	4642309459.75	4281664405.00
(II) Other approved Securities	इतर कर्जरोखे	0.00	0.00
(III) Shares of Other Institution	इतर संस्थामधील भांडवल गुंतवणुक		
i MSC Bank Shares	राज्य मध्य. सह. बँक भांडवल	5002000.00	5002000.00
ii JDCC Bank Shares	जळगाव जिल्हा मध्य. सह बँक भांडवल	200000.00	200000.00
iii DDCC Bank Shares	धुळे जिल्हा मध्य. सह बँक भांडवल	5100.00	5100.00
Iv N C F D Corporation Ltd	एनसीएफडी कॉर्पोरेशन लि. भांडवल	1000000.00	0.00
Total	एकुण	6207100.00	5207100.00
(IV) Bonds of PSU	बॉन्ड्स ऑफ पि.एस.यु.	0.00	0.00
(V) Others	इतर	0.00	0.00
Total (I+II+III+IV+V)	एकुण (I+II+III+IV+V)	4648516559.75	4286871505.00

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - M	तपशील - M		
LOANS & ADVANCE	कर्ज		
A-SHORT TERM LOANS	A-अल्पमुदत कर्ज		
Cash Credit, Overdraft, Bill Discounted of which secured against	कॅश क्रेडीट ,ओव्हरड्राफ्ट व बिल डिस्काउंटिंग यापैकी		
i-Tangible Securities	इतर नजर गहाण तारण कर्ज	3385840958.23	4042633678.43
ii- Personal Sureties	वैयक्तीक तारण कर्ज	268483049.16	246513258.98
(of which Overdue Rs.128821494.30. P.Y. Rs. 2995156.89)	यापैकी थकबाकी (रु. १२८८२१४९४.३०. मागील वर्षी रु. २९९५१५६.८९)		
(of which NPA Rs.46526894.69 P.Y. Rs. 2699576.00)	यापैकी एनपीए (रु. ४६५२६८९४.६९ मागील वर्षी रु. २६९९५७६.००)		
Total (A)	एकुण (A)	3654324007.39	4289146937.41
B-MEDIUM TERM LOAN	B-मध्यम मुदतीचे कर्ज		
of which secured against Tangible Securities	इतर नजर गहाण तारण कर्ज	4882854444.32	5157453913.86
Personal Sureties	वैयक्तीक तारण कर्ज	930198969.95	773640053.01
(of which Overdue Rs. 11638845.78 P.Y. Rs. .5386310.10)	यापैकी थकबाकी (रु. ११६३८८४५.७८) मागील वर्षी रु. .५३८६३१०.१०)		
(of which NPA Rs. 16173271.64 P.Y. Rs 9046593.87)	यापैकी एनपीए (रु. १६१७३२७१.६४ मागील वर्षी रु. १०४६५९३.८७)		
Total (B)	एकुण (B)	5813053414.27	5931093966.87
C-LONG TERM LOAN	C-दीर्घ मुदतीचे कर्ज		
of which secured against Tangible Securities	इतर नजर गहाण तारण कर्ज	1933616518.06	1601885053.55
Personal Sureties	वैयक्तीक तारण कर्ज	0.00	0.00
(of which Overdue Rs.4411987.49 P.Y. Rs. 4532437.57)	यापैकी थकबाकी (रु.४४११९८७.४९ मागील वर्षी रु. ४५३२४३७.५७)		
(of which NPA Rs.13283278.00 P.Y. Rs. 13638454.50)	यापैकी एनपीए (रु. १३२८३२७८.०० मागील वर्षी रु. १३६३८४५४.५०)		
Total (C)	एकुण (C)	1933616518.06	1601885053.55
Total	एकुण (A+B+C)	11400993939.72	11822125957.83

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - N	तपशील - N		
INTEREST RECEIVABLE	येणे व्याज		
Accrued Int.on Investments	मुदती ठेवीवरील येणे व्याज	116175515.00	168304878.00
Int. Rec.on Govt Security	गुंतवणुकीवरील येणे व्याज	62720000.25	48580789.03
Total	एकुण	178895515.25	216885667.03
SCHEDULE - O	तपशील - O		
BILLS AS PER CONTRA	वसुलीसाठी पाठविलेली बिले		
O B R	ओ.बी.आर	0.00	355928.00
Total	एकुण	0.00	355928.00
SCHEDULE - Q (A)	तपशील - Q (A)		
CLOSING STOCK -	क्लोजींग स्टॉक		
Silver coin stock	चांदीचा शिक्का स्टॉक	128700.00	128700.00
Stationary stock	स्टेशनरी स्टॉक	3394513.59	3697099.52
Total (a)	एकुण (a)	3523213.59	3825799.52
SCHEDULE - Q (B)	तपशील - Q (B)		
SECURITY DEPOSIT	सुरक्षा डिपॉझिट		
Telephone deposit	टेलीफोन डिपॉझिट	102497.04	110389.46
Electric deposit	इलेक्ट्रीक डिपॉझिट	611247.00	587680.00
Security Deposit	सिक्युरिटी डिपॉझिट	15584399.24	14513117.16
Total (b)	एकुण (b)	16298143.28	15211186.62
SCHEDULE - Q (C)	तपशील - Q (C)		
PREPAID EXPENSES	अगावु केलेला खर्च		
Prepaid Lease Line Expenses	अगावु केलेला टेलीफोन खर्च	0.00	36724.01
Prepaid Insurance Exp.	अगावु केलेला विमा खर्च	1484479.00	1189091.50
Prepaid Software Exp.	अगावु केलेला सॉफ्टवेअर खर्च	1522215.87	2797442.87
Prepaid Hardware Exp.	अगावु केलेला हार्डवेअर खर्च	115775.00	95177.00
Sarvatra Technologies	अगावु केलेला सुरक्षा खर्च	6083333.00	1162667.00
Rent and Taxes	अगावु केलेला भाडे व कर खर्च	0.00	1864.00
Dhanlaxmi F D Scheme	अगावु केलेला मुदत ठेव योजना विमा खर्च	0.00	23233.00
Total (c)	एकुण (c)	9205802.87	5306199.38
SCHEDULE-Q (D)	तपशील - Q (D)		
ADVANCE			
Staff General Advance	कर्मचारी जनरल अॅडव्हान्स	0.00	12029.60
General Advance	जनरल अॅडव्हान्स	1273246.00	1527524.00
Total (d)	एकुण (d)	1273246.00	1539553.60

Particulars		31-Mar-22	31-Mar-21
SCHEDULE-Q (E)	तपशील - Q (E)		
EMPLOYEE ADVANCE			
Employee Grain Advance	कर्मचारी धान्य अडव्हान्स	2970000.00	3240000.00
Total (e)	एकुण (e)	2970000.00	3240000.00
SCHEDULE - Q (F)	तपशील - Q (F)		
OTHER RECEIVABLES	इतर येणे		
Anamat	अनामत	9260019.00	9260019.00
Madhusanchay Collection Control Account	मधुसंचय पिग्मी डिपॉझिट कंट्रोल खाते	815890.00	766500.00
Sundry Receivable	इतर रक्कम येणे	2245200.19	2226105.82
Locker Rent Control Account	लॉकर भाडे येणे खाते	802251.99	641975.52
TDS Receivable	टि.डी.एस. येणे	492768.35	2728534.14
Other Assets & Provisions	अदर असेट अँड प्रोव्हिजन्स	104771471.00	70127302.00
Non-Banking Assets	नॉन बँकींग असेट	76225061.00	75908983.00
Deferred Tax	डिफर्ड टॅक्स	165469456.00	121446421.00
Gratuity Plan Assets (Net of Provision)	ग्रॅच्युटी प्लॅन असेट	9053558.00	13186140.00
Leave Encashment (Net of Provision)	लिव्ह इनकॅशमेंट	0.00	2809554.00
GST Input Receivable	जि.एस.टी. येणे	2426215.08	1325782.90
Npci Charges Control Account	एनपीसीआय खाते	270333.11	0.00
Total (f)	एकुण (f)	371832223.72	300427317.38
SCHEDULE-Q (G)	तपशील - Q (G)		
RECEIVABLES FROM RBI			
Current Amount Rece. From RBI	चालु खाते येणे रक्कम	4528.00	0.00
Saving Amount Rece. From RBI	बचत खाते येणे रक्कम	91396.13	31130.70
Matured F D Amount Rece. From RBI	मुदत ठेव खाते येणे रक्कम	0.00	31219.00
Total (g)	एकुण (g)	95924.13	62349.70
TOTAL (a to g)	एकुण (a to g)	405198553.59	329612406.20

SCHEDULED - P FIXED ASSETS

(Amount in Rs.)

Asset Description	Gross Block				Depreciation / Amortisation		Closing Balance As on 31.03.2021		Net Block	
	Opening Balance Cost as on 01/04/2021	Addition on 31/03/2022	Sale / Transfer / Write off / Other	Closing Balance Cost as on 31/03/2022	Opening Bal On 01/04/2021	For the year ended 31/03/2022	Sale / Transfer / Write off / Other	Closing Balance As on 31.03.2021	WDV as on 31/03/2022 after depreciation	WDV as on 31/03/2021 after depreciation
LAND	495801870.00	0.00	0.00	495801870.00	0.00	0.00	0.00	0.00	495801870.00	495801870.00
PREMISES	59319800.59	2750000.00	0.00	62069800.59	10763176.59	2099825.00	0.00	12863001.59	49206799.00	48556624.00
FURNITURE & FIXTURE, ELECTRICAL FITTING, OFFICE EQUIPMENT, CAPITAL EXPENDITURE ON RENTAL PREMISES	158796079.50	11561439.93	1109356.76	169248162.67	76218129.92	8779249.82	0.00	84997379.74	84250782.93	82577949.58
COMPUTER & PERIPHERALS	60411118.87	5830410.91	0.00	66241529.78	52626424.66	5019391.06	0.00	57645815.72	8595714.06	7784694.21
VEHICLES	1801388.12	0.00	7775.00	1793613.12	1410884.04	77651.00	0.00	1488535.04	305078.08	390504.08
BOOKS	185057.38	4164.00	0.00	189221.38	90408.55	9772.00	0.00	100180.55	89040.83	94648.83
TOTAL	776315314.46	20146014.84	1117131.76	795344197.54	141109023.76	15985888.88	0.00	157094912.64	638249284.90	635206290.70

Particulars		31-Mar-22	31-Mar-21
EXPENSES			
SCHEDULE - R	तपशील - R		
INTEREST ON DEPOSIT & BORROWINGS	ठेवी व कर्जावरील व्याज		
Interest on Deposits	ठेवीवरील व्याज	835481954.90	932611268.60
Interest on Borrowings	कर्जावरील व्याज	36912227.56	31946178.00
Total	एकुण	872394182.46	964557446.60
SCHEDULE - S	तपशील - S		
SALARY & ALLOWANCES	पगार व भत्ते		
Mediclaime Insurance for Staff	कर्मचारी इन्शुरन्स खर्च खाते	1819017.92	1500000.00
Salary & Allowances	पगार व भत्ते	232096261.33	215718838.90
Provident Fund Contribution	भविष्य निवार्ह निधी खर्च	18239431.00	17955984.00
LTC	एलटिसी खर्च	66163.00	0.00
P.F. Administrative Expenses	भविष्य निवार्ह निधी व्यवस्थापन खर्च	759975.00	748243.00
DLI contribution	डि.एल.आय.कॉन्ट्रीब्युशन	305342.00	319490.00
Group Gratuity	ग्रुप गॅच्युटी खर्च	10132582.00	-2025083.00
Employee Welfare Expenses	कर्मचारी वेलफेअर खर्च	4472997.00	2559189.00
Employee Uniform Expenses	कर्मचारी गणवेश खर्च	2071899.40	268297.00
Leave Encashment Expenses	लिक्व् इनकॅशमेंट खर्च	10821401.00	5858515.00
Total	एकुण	280785069.65	242903473.90
SCHEDULE - T	तपशील - T		
RENT, TAXES & INSURANCE ETC.	भाडे, कर व विमा		
Electric Expenses For M.S.E.B.	इलेक्ट्रीक बिल खर्च	5871855.00	5541042.27
DICGC Insurance Premium	डिआयसीजीसी विमा खर्च	23827798.00	23358589.00
Rent & Taxes	भाडे व कर	30573809.46	26320252.30
Electric Expenses For Ele. Goods	इलेक्ट्रीक साहीत्य खर्च	742665.90	224632.10
Electricity Exps. For Generator	जनरेटर खर्च	261010.30	346010.73
Insurance Premium Paid	विमा खर्च	2006657.34	1129197.92
Total	एकुण	63283796.00	56919724.32
SCHEDULE - U	तपशील - U		
LEGAL EXPENSES	कायदे विषयक खर्च		
Consultant charges	सल्लागार फी	2044502.24	1259930.97
Advocate Fee Paid	वकील फी	1185875.00	708640.00
Legal Expenses	कायदेशिर सल्ला बाबतचा खर्च	1480871.50	10200.00
Total	एकुण	4711248.74	1978770.97
SCHEDULE - V	तपशील - V		
POSTAGE, TELEGRAM & TELEPHONE	टपाल, तार व टेलीफोन		
Telephone Expenses	टेलीफोन खर्च	1093469.66	1066082.65
Postage Paid	टपाल खर्च	1304301.58	740783.38
Total	एकुण	2397771.24	1806866.03

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - W	तपशील - W		
AUDIT FEE	लेखा परीक्षण फी व खर्च		
Audit Fees	लेखा परीक्षण फी	5156654.36	4308750.00
Audit Expenses	लेखा परीक्षण खर्च	215912.20	103782.00
Total	एकुण	5372566.56	4412532.00
SCHEDULE - X	तपशील - X		
DEPRECIATION & REPAIRS	घसारा व दुरुस्ती खर्च		
Depreciation	घसारा	15985888.88	17042586.33
Dep-Recoupment from Revaluation Reserve	रिवॅल्युएशन रिझर्व मधुन केलेली घसारा भरपाई	-1006518.00	-720456.00
Net Deprecation	निव्वळ घसारा	14979370.88	16322130.33
Computer Software	सॉफ्टवेअर साठी झालेला खर्च	10011184.16	6693847.93
Office Repairs	ऑफीस रिपेअर खर्च	9104212.63	8165287.16
Computer Repairing charges	संगणक दुरुस्ती खर्च	486992.45	405698.95
Computer Consumable Charges	संगणक इतर खर्च	574543.37	405451.23
Dead Stock repairs	डेडस्टॉक रिपेअर्स	2185605.15	1358101.37
Total	एकुण	37341908.64	33350516.97
SCHEDULE - Y	तपशील - Y		
PRINTING & STATIONARY & ADVT.	छपाई, स्टेशनरी व जाहीरात खर्च		
Printing & Stationary	छपाई व स्टेशनरी खर्च	4433325.68	3767571.39
Computer Stationary	संगणक स्टेशनरी खर्च	2675.00	4540.00
Xerox Expenses	झेरोक्स खर्च	629310.72	534634.55
Advertisement	जाहीरात खर्च	3885539.48	3036940.42
Total	एकुण	8950850.88	7343686.36
SCHEDULE - Z	तपशील - Z		
OTHER EXPENSES	इतर खर्च		
Amortization of Premium on Investment	अमार्टाईजेशन ऑफ प्रिमीअम ऑन इनव्हेस्टमेंट	1526533.00	2282959.00
Office Expenses	ऑफीस खर्च	8957732.24	7635554.33
Security Charges	सुरक्षा खर्च	11071127.69	10531315.98
Gardening Charges	गार्डनिंग खर्च	59155.00	50800.00
Training Fee / Charges	प्रशिक्षण फी	441334.60	417973.00
Training Expenses	प्रशिक्षण खर्च	32750.00	77998.00
Contribution and Subscriptions	कॉन्ट्रीब्युशन अँड सबस्क्रिप्शन	667951.00	332295.00
Vehicle Expenses	वाहन खर्च	3131958.48	2675362.35
Honorarium (Mandhan)	मानधन	2434619.00	1840923.00
Annual General Meeting Expenses	वार्षिक सर्वसाधारण सभा खर्च	1186450.22	1065810.37
Cash Transportation Expenses	रोख वाहतुक खर्च	358917.00	269019.00
Lease Line / ISDN Line Expenses	लिज लाइन खर्च	3530935.76	4196616.38
Profession Tax Paid	व्यवसाय कर	2500.00	2500.00
Depreciation In the value of Investment	डेप्रीसिएशन इन व्हॅल्यु ऑफ इनव्हेस्टमेंट	1302500.00	0.00
Commission Paid to Pigmy Agent	पिग्मी कमीशन खर्च	9697966.40	7258279.16

Expensed For Directors	संचालक मंडळ खर्च	6013.34	1687.76
Clearing House Charges	समाशोधन गृह खर्च	1164382.40	989304.74
Meeting Expenses	मिटींग खर्च	913384.88	446373.49
Travelling and Conveyance Exps.	प्रवास खर्च	778726.10	1847704.66
Other Banks Charges Paid	इतर बँक चार्जेस	320776.90	300418.89
ATM Expenses	ए.टी.एम खर्च	9992148.50	4550189.38
Conveyance Expenses	प्रवास खर्च	769715.50	850031.00
Recovery Expenses	वसुली खर्च	14595.52	1831.50
Refreshment & Lodging Expenses	रिफ्रेशमेंट अँड लॉजींग खर्च	381635.00	376246.00
Atm Sharing Charges Paid	ए.टी.एम चार्जेस	5606591.28	5588591.84
Income Tax Paid	आयकर	403412.00	9653805.00
Cersai Charges Paid	सरसाई चार्जेस	73562.71	137022.51
CCIL Deal Charges	सी.सी.आय.एल. डिल चार्जेस	106088.78	181736.76
Other Fee (Pos)	इतर व्यवहार फी (पॉज)	223708.56	389996.20
Pos Point of Sale	पॉज व्यवहार फी	0.00	60176.45
Equifax Credit Information Charges	इक्विफॅक्स क्रेडीट इनफॉर्मेशन चार्जेस	5450.00	5450.00
Experian Credit Information Charges	एक्सपेरिअन क्रेडीट इनफॉर्मेशन चार्जेस	0.00	903.58
High Mark Credit Information Charges	हायमार्क क्रेडीट इनफॉर्मेशन चार्जेस	10565.48	17230.72
CGST Paid	सी.जी.एस.टी टॅक्स	875777.62	876336.40
SGST Paid	एस.जी.एस.टी टॅक्स	875747.02	876333.39
CIBIL Charges Paid	सीबील चार्जेस	680263.21	602453.25
Lodging Expenses	लॉजींग खर्च	105409.48	15871.30
Imps Transaction Fee	आय.एम.पी.एस ट्रान्झेक्शन फी	315688.72	271828.53
UPI Transaction Fee Paid	यु.पी.आय. ट्रान्झेक्शन फी	2506873.65	1305587.61
Digital Transaction Expenses	डिजिटल व्यवहाराबाबतचा खर्च	8758.25	121214.00
Monitoring Charges	मॉनिटरिंग चार्जेस	693240.00	693240.00
Expenses of Nabard E-Shakti 2000 SHG	नाबाई ई-शक्ती बचत गट प्रकल्पा साठी झालेला खर्च	631484.00	3096144.00
Expenses of Nabard E-Shakti 500 SHG	नाबाई ई-शक्ती बचत गट प्रकल्पा साठी झालेला खर्च	150000.00	77823.00
Expenses of Nabard Other Project	नाबाई ई-शक्ती बचत गट प्रकल्पा साठी झालेला खर्च	0.00	38000.00
Exgratia Payment of Interest	एक्सग्रेसीया पेमेंट ऑफ इंटरेस्ट	0.00	8000000.00
Allowances paid to B O M Members	बोर्ड ऑफ मॅनेजमेंट भत्ते	135000.00	0.00
Writteoff Fixed Assets and Furniture	राईट ऑफ फिक्स असेट	987512.77	0.00
Total	एकुण	73138942.06	80010937.53
SCHEDULE PROVISIONS	तपशील - AA तरतुदी		
Provision for Bad & Doubtful Asset	बुडीत व संशयीत कर्ज तरतुद	135000000.00	227500000.00
Provision for Income Tax	आयकर तरतुद	106500000.00	80100000.00
Provision For Locker Rent Receivable	लॉकर भाडे बाबत तरतुद	325000.00	440000.00
Provision for Restructure Advances	पुनर्रचीत कर्जावरील तरतुद	40952654.00	4275486.65
Provision for Pigmy Deposit Case	पिग्मी डिपॉझीट केस संबंधी तरतुद	339830.00	0.00
Provision for Contingencies	इतर तरतुद	53000000.00	0.00
Total	एकुण	336117484.00	312315486.65

Particulars		31-Mar-22	31-Mar-21
SCHEDULE - AB	तपशील - AB		
INTEREST & DISCOUNT	व्याज व कसर		
Interest on loan	कर्जावरील व्याज	1167938103.85	1173858442.20
Penal Interest	कर्जावरील दंड व्याज	24821289.04	14847922.12
Interest On Investment In Government Securities	सरकारी रोख्यातील गुंतवणुकी वरील व्याज	246901576.01	233575582.14
Interest on Investment	गुंतवणुक वरील व्याज	191849216.33	206683906.00
Interest on Reverse Repo	रिव्हर्स रेपो वरील व्याज	2199990.00	1937636.00
Total	एकुण	1633710175.23	1630903488.46
SCHEDULE- AC	तपशील - AC		
COMMISSION & EXCHANGE	कमीशन		
Commission Received	कमीशन	586831.96	362592.46
Commission Received on Mutual Fund	मुच्युअल फंड कमीशन	137739.76	95602.61
Commission Received on LIC	एल.आय.सी. कमीशन	914581.26	692398.37
B/G & L/C Commission Received	बँक गॅरेन्टी व एल.सी. कमीशन	4667675.24	2949525.64
Commission Received on General Insurance	जनरल इन्शुरन्स कमीशन	867976.88	850717.95
Commission on LIC Micro Insurance	एल.आय.सी. मायक्रो कमीशन	5670.74	16810.00
Commission on SBI Life Insurance	एस.बी.आय लाइफ इन्शुरन्स कमीशन	1244729.90	1121277.57
Commission on HDFC Life Insurance	एच.डि.एफ.सी. लाइफ इन्शुरन्स कमीशन	1414068.99	1091359.31
Commission on Oriental General Insurance	ओरीएंटल जनरल इन्शुरन्स कमीशन	106470.98	41913.35
Commission on Bajaj Allianz General Insurance	बजाज अलाइन्ज जनरल इन्शुरन्स कमीशन	85053.36	204205.82
Total	एकुण	10030799.07	7426403.08
SCHEDULE- AD	तपशील - AD		
OTHER INCOME	इतर उत्पन्न		
Profit on Sale of Investment	शासकीय कर्जरोख्यावरील नफा	25743903.00	125733868.00
Processing fee on loan	कर्जावरील प्रोसेसिंग फी	14501247.24	14623433.02
Postage and Telegram Received	टपाल तार रक्कम	39650.28	25605.72
Share Transfer fee	शेअर ट्रान्सफर फी	27483.50	31017.68
Dividend on Shares	शेअर्स वरील लाभांश	500200.00	0.00
Service charges Received	सर्व्हिस चार्जेस	33729378.33	29340588.72
Other Income/Receipt	इतर उत्पन्न	20148.10	4936.42
Expenses & Provision Write Back	एक्सपेन्सेस अँड प्रोव्हिजन राईट बॅक	1266737.00	24650260.00
Interest Received .on security Deposit	सुरक्षा अनामत रकमे वरील व्याज	3955.00	6114.00
CIBIL Charges	सीबीएल चार्जेस	738481.56	685568.50
Profit on Sale of Assets	प्रॉफीट ऑन सेल ऑफ अॅसेट	86870.56	44536.39

Profit on Sale of Non Banking Assets	प्रॉफिट ऑन सेल ऑफ नॉन बैंकींग असेट	0.00	423129.00
Lead Bank Charges Received	लिड बैंक चार्जेस	403814.08	617628.28
Sale of Scrap	सेल ऑफ स्कॅप	114000.00	0.00
Locker rent	लॉकर भाडे	14576155.62	14442689.08
Interest on Security Deposit with CCIL	सी.सी.आय. एल सुरक्षा अनामत व्याज	24432.00	21373.00
ATM Sharing Charges Received	ए.टी.एम शेअरिंग चार्जेस	4225044.37	4440931.81
Written off Bad Debt Recovered	निरंक कर्जावरील वसुली	59120652.55	12528267.00
Cersai Charges Received	सरसाई चार्जेस	23696.66	124150.58
Inter Change fee received –Pos	पॉज-इंटरचेंज फी	272695.76	0.00
Other Income/Receipt-Non GST	इतर उत्पन्न	1554870.00	7018015.00
Insurance Charges Received	इन्शुरन्स चार्जेस	114371.90	71159.66
ATM Sharing Charges Received Issuer	एटीएम चार्जेस (इश्युअर)	1016786.82	786968.19
Income Tax Refund	आयकर परतावा	238095.00	15530.00
Imps Transaction Fee Received	आय.एम.पी.एस फी	243647.08	168437.13
UPI Transaction Fee Received	यु.पी.आय.फी	1640916.07	732519.50
Preclosure Charges	मुदतीपूर्व कर्ज बंद केल्याबाबतचे चार्जेस	7837674.01	835270.68
Income Received From Nabard E Shakti 2000	नाबाई इ-शक्ती बचत गट प्रकल्पा अतर्गत मिळालेले उत्पन्न	1087747.00	3590491.00
Income Received From Nabard E Shakti 500	नाबाई इ-शक्ती बचत गट प्रकल्पा अतर्गत मिळालेले उत्पन्न	349177.00	27823.00
Income Received From Nabard Other Project	नाबाई इ-शक्ती बचत गट प्रकल्पा अतर्गत मिळालेले उत्पन्न	127796.62	132217.40
Previous Year Excess provision of Income	मागील वर्षाचा आयकर परतावा	9452083.85	0.00
Tax written back			
Total	एकुण	179081710.96	241122528.76

NOTES FORMING PART OF PROFIT & LOSS A/C FOR THE YEAR ENDED 31ST MARCH, 2022 AND BALANCE SHEET AS ON EVEN DATE

I. OVERVIEW:

Jalgaon Janata Sahakari Bank Ltd. was incorporated in 1977 and commenced the banking business in the year 1978. The Bank provides a wide range of Banking & Financial Services.

1) BASIS OF ACCOUNTING :

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply with generally accepted accounting principles in India, applicable statutory provisions under the Banking Regulation Act, 1949, circulars and guidelines prescribed by Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by Institute of Chartered Accountants of India (ICAI) to the extent applicable and current practices prevalent in the Urban Co-operative Banking Sector in India.

2) USE OF ESTIMATES :

The preparation of financial statements in conformity with generally accepted accounting principles requires Bank to make estimates and assumptions that affects the reported amounts of assets and liabilities, revenues and expenses and disclosures of contingent liabilities at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates. Any revisions to the accounting estimates are recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES:

1) ACCOUNTING CONVENTION : The Financial Statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and in conformity with the generally accepted accounting practices and applicable statutory provisions to Urban Co-operative Banks in India except otherwise stated.

2) REVENUE RECOGNITION:

Items of incomes and expenditure are accounted on accrual basis except for the following:

- 2.1 Interest on Advances, classified as 'Non-performing assets' is recognized to the extent realized, as per the directives issued by the RBI. Unrealized interest on non-performing advances is shown under "Overdue Interest Reserve" and as 'Interest Receivable' on liability side and asset side respectively.
- 2.2 Commission and Exchange, Dividend received from shares of cooperative and other institutions are fully recognized as income on realization.
- 2.3 Income is accounted on accrual basis as and when it is earned except for Income on Non-Performing Assets which is recognized as and when realized, as per Reserve Bank of India directives.

3) ADVANCES:

- 3.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.
- 3.2 The unrealized Interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.
- 3.3 In addition, a general provision is made on following categories of standard assets as per RBI guidelines are as under:

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25%
Commercial Real Estate (CRE) Sector	1.00%
Commercial Real Estate- Residential Housing Sector (CRE-RH) Sector	0.75%
Other Standard Assets	0.40%

3.4 Restructuring of advances is carried out as per regulatory guidelines from RBI.

4) INVESTMENTS:

4.1 Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.

- “Held to Maturity” (HTM) comprising investments acquired with the intention to hold them till maturity.
- “Held for Trading” (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition.
- “Available for Sale” (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.

However, for disclosure in Balance Sheet, investments are grouped under five heads as required by RBI guidelines.

- Government Securities
- Other Approved Securities
- Shares
- Bonds of PSU
- Others

4.2 Investments classified as ‘Held to Maturity (HTM)’ are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on prorata basis.

4.3 Investments under ‘Held for Trading (HFT)’ category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.

4.4 Investments under ‘Available for Sale’ category are marked to market scrip-wise as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.

4.5 The securities in Available for Sale & Held for Trading category are marked to market by debiting Profit & Loss A/c and creating required Investment Depreciation Reserve.

4.6 As investment is classified as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines.

Transfer of scrip from/to HTM category are done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss Account and appreciation, if any, is ignored.

Transfer of investments from AFS to HFT or vice-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another.

4.7 In accordance with the RBI guidelines, Repo and Reverse Repo transactions in government securities and corporate debt securities, including transactions conducted under Liquidity Adjustment Facility (‘LAF’) and Marginal Standby Facility (‘MSF’) with RBI are reflected as borrowing and lending transactions respectively. Borrowing cost on repo transactions is accounted as interest expense and revenue on reverse repo transactions are accounted as interest income.

- 4.8 The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities.
- 4.9 Investments are classified as performing and non-performing, based on the guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.

5) PROPERTY, PLANT AND EQUIPMENT AND DEPRECIATION:

- 5.1 Property, Plant and Equipment, other than those that have been revalued are carried at historical cost less amortization/depreciation accumulated thereon. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates.
- 5.2 Depreciation is calculated as per Written Down Value method on property, plant and equipment assets other than Computers and Office Equipment (Batteries etc.)
- 5.3 Property, plant and equipment Assets are depreciated at the rates considered appropriate by the Management as under:

Particulars	Rate of Depreciation
Metallic Dead Stock	2.50%
Steel & Wooden Furniture, Interior Work	10.00%
Office Equipment (Items with life more than 3 years)	20.00%
Office Equipment (Items with life less than 3 years)	33.33%
Building	5.00%
Library Stock	10.00%
Computers Hardware & Software	33.33%
ATM	15.00%
Vehicles	20.00%

- 5.4 Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss A/c.
- 5.5 All types of batteries and items having a shelf life less than 3 years are depreciated on SLM Basis.
- 5.6 Computers & ATMs are depreciated on SLM basis as directed by RBI.
- 5.7 Depreciation on property, plant and equipment assets is calculated for number of days from the date of purchase to the date financial statements.
- 5.8 An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.
- 5.9 All plant and equipment assets individually costing less than Rs. 1000/- are fully depreciated in the year of installation.

6) EMPLOYEE BENEFITS:

- 6.1 **PROVIDENT FUND:** The retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due. The bank has no liability for future Provident Fund benefits other than its annual contribution towards the fund and recognizes such contributions as an expense in the Profit and Loss account in the period in which employee renders the related service.

6.2 ENCASHMENT OF LEAVES : Accumulated leave is treated as an employee benefit. The bank measures the expected cost of such leaves as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance sheet date. Such compensated leaves are provided for based on the actuarial valuation at the year-end. The bank maintains fund with Life Insurance Corporation of India (LIC) for encashment of leaves to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the profit and loss account.

6.3 GRATUITY : The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefit under these plans is determined on the basis of actuarial valuation at each year-end. The bank is maintaining a fund under Trust Deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the profit and loss account

7) SEGMENT REPORTING :

7.1 Primary (Business Segment) : The following are the primary segments of the Bank :-

- i. Treasury :** The Treasury Segment includes the entire investment portfolio. The revenue of the treasury segment primarily consists of gains or losses from trading operations and interest income on the investment portfolio.
- ii. Corporate/Wholesale Banking :** The Corporate/Wholesale Banking segment comprises the lending activities of borrowers having exposure of Rs. 5.00 Crores and above.
- iii. Retail Banking :** The Retail Banking Segment comprises of borrower accounts having exposure of less than Rs. 5.00 Crores.
- iv. Other Banking Operations Segments** not classified under (i) to (iii) above are classified under this primary segment.

7.2 Bank is not engaged in International Business therefore all the business appears in 'Domestic' segment in the geographic segments for disclosure.

7.3 Allocation of Income, Expenses, Assets and Liabilities Treasury banking operation is separate unit. The income and expenses of treasury operations are directly attributable to treasury segment. The income and expense of other segments are recognized as under:

- a) The interest income and interest expense are allocated on the basis of actual interest received for wholesale banking operations and on the basis of advances of wholesale banking operations respectively.
- b) After allocation of above interest income and expense, the residual interest received/ paid is attributing to retail banking operations.
- c) Other income/ other expenses are allocated in the proportion of Interest income earned by the wholesale banking / retail banking segment. Capital employed for each segment has been allocated proportionately to the assets of the respective segment.

The Bank has certain common assets and liabilities, which cannot be attributed to any segment and the same, are treated as unallocated.

8) OPERATING LEASE (AS-19)

Lease payments for assets taken on operating lease are recognized in the Profit and Loss Account over the tenure of lease in accordance with AS-19 – Leases, Issued by ICAI.

9) EARNINGS PER SHARE (AS-20) :

9.1 Earnings per share are calculated by dividing the net profit for the period after tax attributable to shareholders (before appropriation) by the weighted average number of shares outstanding during the period.

9.2 The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

10) ACCOUNTING FOR TAXES ON INCOME(AS-22) :

- 10.1 Provision for current tax is made as per the applicable provisions of The Income Tax Act, 1961, on the basis of estimated taxable income for the year.
- 10.2 Tax expenses comprise of Current and Deferred taxes. Current Income Tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date.
- 10.3 Deferred Tax Asset is recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Asset can be realized.
- 10.4 The impact of change in Deferred Tax Asset and Deferred Tax Liability is recognized in the Profit and Loss account. Deferred Taxes reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

11) IMPAIRMENT OF ASSETS (AS-28) :

As required by Accounting Standard on "Impairment of Assets" issued by the Institute of Chartered Accountants of India, the carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.

12) PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS-29) :

A provision is recognized when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Disclosure of a contingent liability is made when there is a possible obligation that arises from past events and the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the bank or a present obligation that arises from past events but it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent Assets are neither recognized nor disclosed in the financial statements.

13) ACCOUNTING OF GOODS & SERVICES TAX :

- 13.1 Income (on which GST is applicable) is accounted for net of GST.
 - 13.2 The eligible Input Tax Credit is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing/utilizing the credits. The Input Tax Credit is availed/ utilized as per the provisions of the GST law. The Input tax credit on expenses which is not allowable to be set off as per GST law is expensed out.
 - 13.3 In case of Fixed Assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and the ineligible Input Tax Credit is capitalized and added to the cost of the respective Asset.
- 14) Disclosure as per RBI Master Direction -
1. Regulatory Capital
 - a) Composition of Regulatory Capital

Sr. No.	Particulars	2021-22	2020-21
i)	Common Equity Tier 1 capital (CET 1)/ Paid up share capital and reserves@ (net of deductions, if any)	108.55	100.33
ii)	Additional Tier 1 capital/Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	108.55	100.33
iv)	Tier 2 capital	51.03	51.06
v)	Total capital (Tier 1+Tier 2)	159.58	151.39
vi)	Total Risk Weighted Assets (RWAs)	1110.81	1177.76
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)/Paid-up share capital and reserves as percentage of RWAs@	9.78%	8.52%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	9.78%	8.52%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.59%	4.34%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.37%	12.85%
xi)	Leverage Ratio	N.A.	N.A.
Xii)	Percentage of the shareholding of	N.A.	N.A.
	a) Government of India	N.A.	N.A.
	State Government (specify name)	N.A.	N.A.
	Sponsor Bank	N.A.	N.A.
xiii)	Amount of paid-up equity capital raised during the year	2.27	-1.16
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	N.A.	N.A.
xv)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.) Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	N.A.	N.A.

2. Asset Liability Management

Maturity Pattern of certain items of assets and liabilities – 31.03.2022

(Amount in Rs. Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 year and up to 5 years	Over 5 years	Total
Deposits	43.86	18.79	22.80	15.33	30.23	17.20	76.51	133.70	741.99	154.77	623.30	1878.48
Advances	3.23	3.23	3.23	6.06	10.14	8.43	11.88	87.12	433.97	135.12	437.68	1140.09
Investments	0.00	24.90	19.81	62.15	61.02	37.57	42.92	100.54	114.11	5.01	316.12	784.15
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	9.82	11.20	9.58	13.65	0.68	44.93
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

3. Investments

a) Composition of Investment Portfolio

(Amount in Rs. Crore)

INVESTMENT IN INDIA - 31.03.2022							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint	Other	Total Investments in India ventures
Held to Maturity							
Gross	355.26	0.00	0.62	0.00	0.00	0.00	355.88
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.02	0.00	0.00	0.00	0.02
Net	355.26	0.00	0.60	0.00	0.00	0.00	355.86
Available for Sale							
Gross	108.97	0.00	0.00	0.00	0.00	0.00	108.97
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	108.97	0.00	0.00	0.00	0.00	0.00	108.97
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	464.23	0.00	0.62	0.00	0.00	0.00	464.85
Less : Provision for non-performing investments	0.00	0.00	0.02	0.00	0.00	0.00	0.02
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	464.23	0.00	0.60	0.00	0.00	0.00	464.83

INVESTMENT IN INDIA - 31.03.2021							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	352.36	0.00	0.52	0.00	0.00	0.00	352.88
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.02	0.00	0.00	0.00	0.02
Net	352.36	0.00	0.50	0.00	0.00	0.00	352.86
Available for Sale							
Gross	75.80	0.00	0.00	0.00	0.00	0.00	75.80

Less: Provision for non-performing investment (NPI)	0.08	0.00	0.00	0.00	0.00	0.00	0.08
Net	75.72	0.00	0.00	0.00	0.00	0.00	75.72
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	428.16	0.00	0.52	0.00	0.00	0.00	428.68
Less : Provision for non-performing investments	0.00	0.00	0.02	0.00	0.00	0.00	0.02
Less: Provision for depreciation and NPI	0.08	0.00	0.00	0.00	0.00	0.00	0.08
Net	428.08	0.00	0.50	0.00	0.00	0.00	428.58

During the current & previous financial years, Bank has only Investment in India.

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.08	2.54
b) Add: Provisions made during the year	0	0.00
c) Less: Write off / write back of excess provisions during the year	0.08	2.46
d) Closing balance	0.00	0.08
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	3.99	2.99
b) Add: Amount transferred during the year	2.00	1.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	5.99	3.99
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.50%	5.27%

c) Sale and transfer to/from HTM category

During the year ended March 31, 2022 and previous year ended March 31, 2021, the value of sales/transfers of securities to/from HTM category (excluding one-time transfer of securities, sales to RBI under pre-announced open market operation auctions, repurchase of government securities by Government of India and repurchase of the state development loans by concerned state government, as permitted by RBI guidelines) did not exceed 5.0% of the book value of investments held in HTM category at the beginning of the year.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in Rs. Crore)

Sr. No.	Particulars	2021-22	2020-21
a)	Opening balance	0.02	0.02
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.02	0.02
e)	Total provisions held	0.02	0.02

ii) Issuer composition of non-SLR investments

(Amount in Rs. Crore)

Sr.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private										
	Corporate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others- Shares MSC & DCC Banks, NCFD Corporation Ltd (UO)	0.62	0.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.52
g)	Provision held towards depreciation	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02

e) Statement of Securities sold/ purchased under REPO transaction:

(Amount in Rs. Crore)

	Minimum outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2022
i) Securities sold under repo				
a) Govt. securities	NIL	NIL	NIL	NIL
b) Corporate debt securities				
c) Any other securities				
ii) Securities sold under reverse repo				
a) Govt. securities	1.00	72.00	11.44	63.00
b) Corporate debt securities				
c) Any other securities				

4. Asset quality

a) Classification of advances and provision held as on 31.03.2022

	Standard	Doubtful				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	10998757469.54	418332924.81	352151736.69	0.00	770484661.50	11769242131.04
Add: Additions during the year					72192475.42	
Less: Reductions during the year*					232976282.58	
Closing balance	10791293085.38	74187485.74	535513368.60	0.00	609700854.34	11400993939.72
*Reductions in Gross NP As due to:						
Up gradation					152222171.90	
Recoveries (excluding recoveries from upgraded accounts)					36105582.14	
Write-offs					44648528.54	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	45000000.00	41833296.00	127321170.00	0.00	169154466.00	214154466.00
Add : Fresh provisions made during the year					94637854.00	94637854.00
Less : Excess provision reversed/ Write-off loans					68589688.00	68589688.00
Closing balance of provisions held	45000000.00	7418748.00	187783884.00	0.00	195202632.00	240202632.00
Net NPAs						
Opening Balance		376499628.81	224830566.69	0.00	601330195.50	
Add : Fresh additions during the year					64860863.42	
Less : Reductions during the year					251692836.57	
Closing Balance		66768737.74	347729484.60	0.00	414498222.34	
Floating Provisions						
Opening Balance						389951273.66
Add : Additional provisions made during the year						64303305.46
Less : Amount drawn down during the year						0.00
Closing balance of floating provisions						454254579.12
Technical write offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written- off accounts						321632616.38
Add : Technical/ Prudential write-offs during the year						44648528.54
Less : Recoveries made from previously technical/prudential written-off account during the year						59120652.55
Closing balance						307160492.37

Ratios (in percent)	2021-22	2020-21
Gross NPA to Gross Advances	5.35%	6.55%
Net NPA to Net Advances	0.00%	1.89%
Provision coverage ratio	106.52%	72.57%

b) Sector-wise Advances and Gross NPAs -

(Amount in Rs. Crore)

Sr. No.	Sector*	2021-22			2020-21		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	39.74	3.18	8.00%	64.75	4.22	6.52%
b)	Advances to industries sector eligible as priority sector lending	226.81	20.16	8.89%	245.24	16.56	6.75%
c)	Services	309.03	8.85	2.86%	236.92	4.99	2.11%
d)	Personal loans	166.29	1.50	0.90%	128.80	1.07	0.83%
	Subtotal (i)	741.87	33.69	4.54%	675.71	26.84	3.97%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	398.23	27.28	6.85%	501.21	50.21	10.02%
	Sub-total (ii)	398.23	27.28	6.85%	501.21	50.21	10.02%
	Total (i + ii)	1140.10	60.97	5.35%	1176.92	77.05	6.55%

Sub-sector wise Advances and Gross NPAs –

(Amount in Rs. Crore)

Sr. No.	Sector*	2021-22			2020-21		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
A)	Advances to Industries sector eligible as priority sector lending	226.81	20.16	8.89%	245.24	16.56	6.75%
	1. Cotton Ginning & Pressing Industry	57.21	12.84	22.44%	54.56	0.04	0.07%
	2. PVC Pipes and Drip Irrigation Industry	45.55	0.00	0.00%	46.42	0.00	0.00%
	3. Steel and Other Metal Industry	8.56	0.00	0.00%	25.10	0.00	0.00%

B)	Service Industry	309.03	8.85	2.86%	236.92	4.99	2.11%
	i) Government Contractor	86.67	7.17	8.27%	79.31	1.35	1.70%
	ii) Hospital Medical Practitioners	75.62	0.00	0.00%	71.86	0.05	0.07%

* Under the manufacturing Sector Industry, subsectors are Cotton Ginning & Pressing Industry, PVC Pipe & Drip Irrigation Industry and Under the Service Sector industry; subsectors are Government Contractors & Hospital Medical Practitioners, where the outstanding advances exceed 10 percent of the outstanding total advances to that sector.

c) Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring during the financial year 2021-22 are given below restricted other than as per RBI Circular Dated 06.08.2020.

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21
Standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (Rs. crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

d) Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2021-22 and previous financial year 2020-2021

e) Details of financial assets sold to Asset Reconstruction Companies (ARCS)

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during current and previous years.

f) Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFC (excluding ARCs) during current and previous years.

g) Fraud accounts

The details information of frauds as well as the provisioning during the financial year 2021-22 is given below.

Particulars	2021-22	2020-21
Number of frauds reported	13	12
Amount involved in fraud (Rs. crore)	3.55	1.62
Amount of provision made for such frauds (Rs. crore)	3.55	1.62
Amount of Unamortized provision debited from 'other reserves as at the end of the year. (Rs. crore)	0.00	0.00

h) Disclosure under Resolution Framework for COVID-19-related stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC./3/21.04.048/2020-21 dated August 6, 2020 and dated May 05, 2021 to enable lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposure as Standard.

Summary Statements of MSME, Personal & other corporate loan A/cs restructured as per RBI circular for Resolution Framework for COVID-19 related stress are as below.

Half yearly Disclosure for the period of March 31, 2022

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A) 30.09.2021	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 31.03.2022
Personal Loans	10.58	0.00	0.00	0.54	10.68
Corporate persons *	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	23.74	0.00	0.00	0.85	40.07
Others	0.00	0.00	0.00	0.00	0.00
Total	34.32	0.00	0.00	1.39	50.75

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

Half yearly Disclosure for the period of September 30, 2021

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A) 30.09.2021	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 30.09.2021
Personal Loans	0.81	0.00	0.00	0.55	10.58
Corporate persons *	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	7.21	0.00	0.00	1.20	23.74
Others	0.00	0.00	0.00	0.00	0.00
Total	8.02	0.00	0.00	1.75	34.32

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

5. Exposures

a) Exposure to real estate sector

(Amount in Rs. Crore)

Category	2021-22	2020-21
i) Direct exposure		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	180.67	146.86
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	26.84	27.05
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	19.69	30.11
ii. Commercial Real Estate	18.86	24.64
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	246.05	228.66

b) Exposure to capital Market

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	NIL
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	NIL	NIL
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	NIL	NIL
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
vi) Loans sanctioned to corporate against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	NIL	NIL
vii) Bridge Loans to companies against expected equality flows/ issues;	NIL	NIL
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	NIL	NIL
ix) Financing to stockbrokers for margin trading;	NIL	NIL
x) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total exposure to capital market	NIL	NIL
Bank has no exposure to Capital Market in current and previous year.		

c) Risk category-wise country exposure

(Amount in Rs. Crore)

Risk Category*	Exposure (net) as at March 31, 2022	Provision held as at March 31, 2022	Exposure (net) as at March 31, 2021	Provision held as at March, 31 2021
Insignificant	NIL	NIL	NIL	NIL
Low	NIL	NIL	NIL	NIL
Moderately Low	NIL	NIL	NIL	NIL
Moderate	NIL	NIL	NIL	NIL
Moderately High	NIL	NIL	NIL	NIL
High	NIL	NIL	NIL	NIL
Very High	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL

Bank is not dealing in foreign exchange and all transactions are domestic in nature hence not identified any country risk in current and previous year.

d) Unsecured advances

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total unsecured advances of the bank	119.87	102.02
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total deposits of the twenty largest depositors	179.35	187.08
Percentage of deposits of twenty largest depositors to total deposits of the bank	9.55%	10.06%

b) Concentration of advances

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total advances to the twenty largest borrowers	215.46	229.92
Percentage of advances to twenty largest borrowers to total advances of the bank	16.95%	17.30%

c) Concentration of exposures

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total exposure to the twenty largest borrowers/customers	251.82	248.54
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	8.34%	8.18%

d) Concentration of NPAs

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total Exposure to the top twenty NPA accounts	54.12	67.74
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	88.76%	87.92%

7. Transfer to Depositor Education and Awareness Fund (DEA Fund)

Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme 2014 – Section 26A of Banking Regulation Act 1949). The Bank transferred the amount to DEAF in accordance with the RBI Circular. The details are provided below:

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Opening Balance of amounts transferred to DEAF	4.34	3.51
Add: Amounts transferred to DEAF during the year	1.13	0.88
Less: Amounts reimbursed by DEAF towards claims*	0.11	0.04
Less: Amounts Receivable From RBI	0.01	0.01
Closing Balance of amounts transferred to DEAF	5.35	4.34

* During Financial Year 2021-22, the Bank submitted claims to the tune of Rs.11.55 lakhs with RBI after paying the same to respective depositors where the amount has been transferred to Depositor Education and Awareness Fund Scheme 2014. Out of which reimbursement to effect of Rs.0.95 lakhs is awaited from RBI. (Rs.0.89 lakh principal amount + Rs.0.06 lakh interest amount)

Total claims settled by RBI during Financial Year 2021-22 is Rs.11.22 lakh out of which Rs.0.56 lakh belongs to previous year claims. (Rs.11.22 lakh - Rs.0.56 lakh=Rs.10.66 lakh)

8. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the officers of Banking Ombudsman (OBOs)

Sr. No.	Particulars	2021-2022	2020-2021
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	1	0
2	Number of complaints received during the year	38+1047 Ticketing	33 + 420 BY TICKETING
3	Number of complaints disposed during the year	38+1047 Ticketing	32+ 420 BY TICKETING
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the years	1	1
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	11	13
5.1	Of 5, number of complaints resolved in favour of the bank of Bos	11	13
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Bos	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Bos against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note : Maintainable complaints refer to complaints on the ground specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2021-2022)					
Internet/Mobile/Electronic Banking	0	662	90.23%	0	34
ATM/Debit Cards	0	209	198.57%	0	2
SMS issues	0	83	83.00%	0	3
JJSBApp issues	0	74	74.00%	0	8
Account opening/difficulty in operation of accounts	1	27	170.00%	1	3
Loans and advances	0	17	21.43%	0	2
Others	0	7	-22.22%	0	1
Staff behaviour	0	6	200.00%	0	1
Total	0	1085		1	54
Previous Year (2020-2021)					
Internet/Mobile/Electronic Banking	0	348	---	0	32
ATM/Debit Cards	0	70	---	0	4
Account opening/difficulty in operation of accounts	0	10	---	1	1
Loans and advances	0	14	---	0	8
Others	0	9	---	0	0
Staff behaviour	0	2	---	0	1
Total	0	453		1	46

9. DISCLOSURES FOR PENALTIES:

The Reserve Bank of India has NOT imposed any penalty for any reason on the Bank during the financial year 2021-22.

10. Other Disclosures

a) Business ratios

Particular	2021-22	2020-21
Interest Income as a percentage to Working Funds	7.52%	7.74%
Non-interest income as a percentage to Working Funds	0.87%	1.18%
Cost of Deposits	4.64%	5.24%
Net Interest Margin	3.93%	3.36%
Operating Profit as a percentage to Working Funds	2.13%	2.19%
Return on Assets	0.81%	0.64%
Business (deposits plus advances) per employee ³¹ (₹ in crore)	8.58	8.39
Profit per employee (₹ in crore)	0.05	0.04

b) Bancassurance business

(Amount in Rs. Crore)

Nature of Income	2021-22	2020-21
From selling Life Insurance Policies	0.36	0.29
From selling Non-life Insurance Policies	0.11	0.11
From selling Mutual Fund Products	0.01	0.01
Total	0.48	0.41

c) Marketing and distribution

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

d) Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

e) Provisions and contingencies

(Amount in Rs. Crore)

Particular	2021-22	2020-21
Provision for NPI	0.00	0.00
Provision towards NPA	13.50	22.75
Provision made towards Income tax	10.65	8.01
Provision for Locker Rent Receivable	0.03	0.04
Provision for Restructured Advances	4.10	0.42
Provision for Contingencies	5.30	0.00
Provision for Pigmy Deposit	0.03	0.00

f) Payment of DICGC Insurance Premium

(Amount in Rs. Crore)

Particular	2021-22	2020-21
Payment of DICGC Insurance Premium	2.38	2.34
Arrears in payment of DICGC Premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives:

(Amount in Rs. Crore)

Particulars	Amount O/s at the beginning of the year i.e. 01/04/2021	Amount of Sanctioned during the current period	Amount of O/s at the end of the year 31/03/2022	% of the Total Loans & Advances
Directors	0.29	0.50	0.49	0.042982%
Relative of Directors	0.63	0.81	0.55	0.048245%
Companies/Firms in which Directors are interested	0.00	0.63	0.36	0.031578%
Directors Relative Surety	0.03	0.00	0.00	0.000000%
TOTAL	0.95	1.94	1.40	0.122807%

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2022:**1 INTERNAL CONTROLS:**

During the last few years the Bank recorded remarkable growth, both in size and in the business mix resultantly to ensure enhanced systematic controls Information Security audit was carried out every year as per RBI guidelines.

The Bank is continuously working on to ensure effectiveness and efficiency of operations along with ensuring compliance with applicable laws and regulatory guidelines as per the recommendations made by the auditors and regulatory bodies.

Control activity and other mechanism are proactively designed to address and mitigate the significant risk. Information critical to meet the Bank's objectives are communicated through established channels. The entire system of internal control is monitored continuously and problems are addressed timely.

2 EVENT OCCURRING AFTER THE BALANCE SHEET DATE (AS-4) :

No significant event which would affect the financial position as on 31.03.2022 to a material extent has taken place after the Balance Sheet date till the date of signing report.

3 PRIOR PERIOD ITEMS (AS-5) :

There are no items of material significance in the prior period account requiring disclosure.

4. INVESTMENTS (AS-13) :

4.1 During the year, Bank has shifted securities from Held to Maturity (HTM) to Available for Sale (AFS) category.

4.2 During the year, Bank has sold securities held under AFS/HFT category. The Profit of Rs.1257.34 lakhs on sale has been credited to Profit & Loss A/c in accordance with RBI guidelines.

4.3 For liquidity management overdraft limits amounting to Rs.24600.13 lakhs secured by our fixed deposits with other Banks to the tune of Rs.31929.58 lakhs.

4.4 Balance in Reverse Repo account is classified under "Money at Call, Short Notice and LAF Reverse Repo (Asset side)". The interest received on the amount in Reverse Repo Account has been separately shown in the Profit & Loss A/c.

4.5 Interest income from investment is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instrument is recognized on a straight line basis over the period of maturity. Trading profits / losses on securities are recognized on a trade settlement date basis.

4.6 Investment of Face Value Rs. 500.00 lakhs and Market Value Rs. 490.68 lakhs as on 31st March 2022 have been lodged with CCIL as contribution to Default Fund – Security Segment.

5. EMPLOYEE BENEFITS (AS-15) :

5.1 Defined Contribution Schemes: Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution, measured as a fixed percentage of basic & dearness allowance i.e. salary.

5.2 During the year an amount of Rs. 1,82,39,431/- (P.Y.1,79,55,984/-) were charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds.

5.3 Defined Benefit Scheme Gratuity Fund & Leave encashment: The Bank makes contribution for the gratuity liability of the employees to LIC managed funds. Employees of the Bank are entitled to accumulate their earned/privilege leave up to a maximum 240 days. The Bank has carried out actuarial valuation of these benefits using the projected Unit Credit Method as required by RBI and as per Accounting Standards of The ICAI.

5.4 The Following tables sends out the status of defined benefit schemes and the amounts recognized in the Bank's financial statements as at March 31, 2022, based on the actuarial valuation obtained by the bank as required under AS-15(R) and the Guidelines issued by the Institute of Actuaries of India.

During the financial year 2021-22 Rs.75.00 lakhs were paid towards the contribution for employees' leave encashment plan & Rs. 60.00 lakh towards Group Gratuity Plan in order to match the recommended contribution on actuarial assessment.

(Rs. in lakhs)

	Assumption	Gratuity		Leave Encashment	
		FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21
a)	Discount Rate	7.25%	6.85%	7.25%	6.85%
	Salary Escalation Rate	5.00%	5.00%	5.00%	5.00%
	Rate of Return on Plane assets	7.25%	6.85%	7.25%	6.85%
b)	Change in present value of defined benefit obligation:				
	Change in present value of defined benefit obligation:	1,112.26	1130.88	451.13	384.36
	Interest cost	72.12	72.75	29.34	24.90
	Current Service Cost	49.12	51.75	22.17	19.68
	Benefit Paid	(118.77)	(73.94)	(45.57)	(19.89)
	Actuarial (gain)/loss	62.50	(69.18)	90.01	22.19
	Past Service Cost	-	-		19.89
	Present Value of defined benefit obligation at the end of the year	1,177.23	1112.26	547.08	451.13
c)	Change in Fair Value of Plan Assets:				
	Fair value of plan assets at the beginning of the year	1,244.12	1182.49	479.22	391.04
	Expected return on plan assets	83.21	78.17	33.83	28.00
	Employer's contributions	60.00	60.00	75.00	80.00
	Benefits paid	(118.77)	(73.94)	(45.57)	(19.89)
	Actuarial gain/(loss)	(0.80)	(2.61)	(0.52)	0.07
	Fair value of plan assets end of the year	1,267.76	1244.12	541.96	479.22
d)	Actual return on plan assets				
	Expected return on plan assets	83.21	78.17	33.83	28.00
	Actuarial gain/(loss)	(0.80)	(2.61)	(0.52)	0.07
	Actuarial return on plan assets	82.41	75.57	33.31	28.07
e)	Amount Recognized in the Balance Sheet:				
	Present value of benefit obligation at the end of the year	1,177.23	1112.26	547.08	451.13
	Fair Value of Plan assets at the end of the year	1,267.76	1244.12	541.96	479.22
	Surplus/(Deficit) recognized in the Balance Sheet	90.53	131.86	(5.12)	28.09
f)	Net Cost for the year end				
	Service cost	49.12	51.75	22.17	19.68
	Interest Cost	72.12	72.75	29.34	24.90
	Expected return on plan assets	(83.21)	(78.17)	(33.83)	(28.00)
	Past Service Cost	-	-	-	19.89
	Net Actuarial (gain)/loss	63.29	(66.58)	90.53	22.12
	Net cost	101.32	(20.25)	108.21	58.59
g)	Balance Sheet Reconciliation				
	Opening Net Liability/(Assets)	(131.86)	(51.61)	(28.10)	(6.68)
	Expenses as above	101.32	(20.25)	108.21	58.59
	Employer's Contribution	(60.00)	(60.00)	(75.00)	(80.00)
	Net Liability/(Assets) recognized in Balance Sheet	(90.54)	(131.86)	5.11	(28.09)

6. SEGMENT REPORTING (AS-17):

(Rs. in Cr.)

Particulars	Treasury	Corporate/ Wholesale Banking	Retail Banking	Other Banking Operations	Total
Segment Revenue	27.54	34.34	93.55	26.86	182.28
	36.13	33.15	88.81	29.85	187.95
Segment Cost	22.37	31.91	82.10	21.43	157.80
	22.04	32.35	85.91	22.25	162.55
Segment Result	5.17	2.43	11.45	5.43	24.48
	14.08	0.80	2.90	7.61	25.40
Less: Extraordinary Items					
Net Segment Result	5.17	2.43	11.45	5.43	24.48
	14.08	0.80	2.90	7.61	25.40
Less: Unallocated Provisions & Contingencies					
Profit Before Tax					24.48
					25.40
Income Tax					10.65
Deferred Tax Asset					(4.40)
					8.01
					3.35
Net Profit					18.24
					14.04
Other Information					
Segment Assets	572.66	346.45	793.65	517.65	2,230.41
	467.91	403.58	778.63	515.82	2,165.94
Unallocated Assets				24.17	24.17
				19.74	19.74
Total Assets					2,254.58
					2,185.67
Segment Liabilities	649.08	427.14	914.15	264.21	2,254.58
	415.34	504.39	835.20	430.75	2,185.67
Unallocated Liabilities					
Total Liabilities					2,254.58
					2,185.67

Notes:

- The Bank operates as a single unit in India hence separate information regarding geographical segment is not given.
- The above segments are reported considering the nature of the products/ services under attributable risk/returns overall organizational structure and internal management reporting system of the Bank.
- The previous year's figures are indicated in shaded portion.

7. RELATED PARTY DISCLOSURES (AS-18) :

- 7.1 The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives nor renewed/granted extensions to such loans.
- The loans extended are in conformity with the RBI directives issued vide its circular dated 12.03.2007 the directors or their relatives are permitted to avail advances against the security of their term deposits and life insurance policies. None of these loans is overdue.
- 7.2 The Bank has disclosed the necessary information regarding parties to the extent permissible by Banking Regulation Act 1949 by way of loans given to Directors and their relatives.
- 7.3 The Bank is registered under The Maharashtra Co-operative Societies Act 1960 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by ICAI other than one Key Management Personnel viz. Shri P. U. Patil Chief Executive Officer (O) of the Bank. However in terms of RBI Circular dated 29/03/2003 he being single party covered under this category no further details need to be disclosed.

8. LEASES – (AS-19)

The details of future lease rent payables as required by AS-19 are provided below:

(Rs. in lakhs)

Particulars	31.03.2022	31.03.2021
Future lease rental payable as at the end of the year		
- Not later than one year	276.71	274.50
- Later than one year and not later than five years	780.22	691.35
- Later than five years	362.60	239.35
Total of minimum lease payments recognized in the profit and loss account for the year	301.33	297.14
Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease	NA	NA
Sub-lease payments recognized in the profit and loss account for the year	NA	NA

9. EARNING PER SHARE (EPS) (AS-20) :

Particulars	31.03.2022	31.03.2021
Net Profit after Tax attributable to Shareholders (before appropriations)	182351900	140398322
Weighted Average No. of Shares outstanding during the period (Actual)	20443533	19769894
Basic and Diluted Earnings Per Share (Rs.)	8.92	7.10
Nominal Value Per Share	25	25

10. DEFERRED TAX ASSETS (DTA)/LIABILITIES (DTL) (AS-22) :

The major components of Deferred Tax arising on account of timing difference between book profit and taxable profits as at 31st March 2022 are as follows:

(Rs. in lakhs)

Particulars	Deferred Tax Asset/ (Liability) as at March 31 2022	Deferred Tax Asset/ (Liability) as at March 31 2021
Depreciation	-98.64	-91.07
Income Shown in 26 AS but not in books	1.26	0.00
Leave Encashment	-4.93	-13.29
Provision for BDDR	1386.90	1196.38
Provision for Standard Asset	105.45	105.45
Group Gratuity	10.72	0.32
Provision for Restructured Asset	113.83	10.76
Bonus	2.91	2.96
Municipal Tax	2.95	2.95
Provision for Contingency	134.24	0.00
Net Deferred Tax Asset/ (- denotes Liability)	1654.69	1214.46

The closing Deferred Tax Asset (Net) of Rs.165469456.00 has been shown separately in the Balance Sheet as Deferred Tax on Depreciation, Special Reserve, Leave Encashment, BDDR Provision, Contingent Provision for Standard Assets, Group Gratuity, Bonus & Municipal Tax.

11. INTANGIBLE ASSETS (AS-26):

Details of Computer software expenses in accordance with AS-26 on Intangible Assets issued by ICAI are as under:

Computer software :

(Rs. in lakhs)

Particulars	31.03.2022	31.03.2021
Gross Block Opening Balance	330.25	320.12
Add: Additions during the year	14.36	10.13
Less: Write off/Sale	0.00	0.00
Total Gross Block Closing Balance	344.61	330.25
Amortization Opening Balance	311.46	292.94
Add: Additions during the year	13.94	18.52
Less: Write off/Sale	0.00	0.00
Total Amortization	325.40	311.46
Net Closing Balance	19.21	18.79

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

12. IMPAIRMENT OF ASSETS (AS-28) :

The Bank has identified an impairment loss in fixed assets & furniture to the tune of Rs. 9.88 lakh which is charged to the Profit and Loss under Accounting Standard 28 on Impairment of Assets (AS-28) issued by the ICAI is required.

There is no impairment of Non-Banking Assets acquired in settlement of claims.

13. PROVISIONS CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS - 29) :

13.1 The Bank has paid advance tax of Rs. 950.00 lakhs. The Bank has made Provision for taxation to the tune of Rs. 1065.00 lakhs as per the provisions of Income Tax Act 1961.

13.2 All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation devolvment raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins counter guarantees and secured charges. The details of contingent liabilities in respect of bank guarantees letter of credit etc. are given below.

(Rs. in lakhs)

Particulars	31.03.2022	31.03.2021
Bank Guarantee	2800.68	2876.18
Letter of Credit	0.00	0.00
Amount deposited with High Court	92.10	107.67
Expenses	8.76	0.25
Unclaimed Deposits liabilities (where amount due has been transferred to DEAF)	535.07	433.93
Service Tax Contingent Liability	27.72	0.00
TOTAL	3464.33	3418.03

13.3. The details of cases filed against Bank are detailed below:

- 05 cases have been filed against Bank by employees/Ex-Employees.
- 43 cases filed by borrowers and/or Guarantor/s against Bank.
- 03 cases filed by customers against Bank.
- 13 cases are filed by others against Bank.

There are total 64 cases filed against Bank. The contingent liability thereon is not quantifiable at present.

- 13.4 Contingent liability of Rs. 92.10 lakhs pertaining to amount deposited in High court against Sales Tax recovery notice of M/s. Om Sai Auto World – Thane Branch NPA account included in table above.
- 13.5 Contingent liability of Rs. 27.72 lakhs towards Demand Notice issued by GST Intelligence regarding probable disallowance for CENVAT CREDIT of DICGC & NPCI Interchangeable Fee.
- 13.6 Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme 2014 – Section 26A of Banking Regulation Act 1949). The Bank transferred the amount to DEAF in accordance with the RBI Circular.

14. INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006 :

Suppliers/Service Providers covered under Micro Small Medium Enterprises Development Act 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments could not be given.

15. Long Term Subordinated (Tier –II) Deposits (LTD) :-

In accordance with the Reserve Bank of India's Circular No.RBI/2016-17/7 DCBR.BPD.Cir No.21/09.18.201/2016-17 dated July 7 2016 in relation to Long Term (Subordinated) Deposits (LTDs) – Review of guidelines. The Registrar and Commissioner of Co-operative Societies Maharashtra State Pune granted us approval for issuance of Long Term (Subordinated) Deposits as detailed below:

Sr. No.	Details of Approval from The Registrar and Commissioner of Co-operative Societies Maharashtra State Pune	Amount Approved (Rs.in lakh)	Tenure of LTD	Rate of Interest Applicable	Outstanding Amount as on 31.03.2022 (Rs.in lakh)
1	Letter No. जा.क्र.ना.बँका/ १-सआ/जळगांवज.बँक/LTD/ 16/2497dated19/11/2016 & जा.क्र.ना.बँका/ १-सआ/जळगांव ज.बँक/ LTD/ 17/800dated 06/03/2017	2500.00	66 Months	8.00%	2492.70
2	Letter No. "ना.बँका/सआ-१/जळगांव जनता बँक/लॉग टर्म डिपॉझीट/ 2019/331" dated 04.02.2019.	1100.00	66 Months	8.50%	1100.00
3	Letter No. "ना.बँका/सआ-१/जळगांव जनता बँक/लॉग टर्म डिपॉझीट/ २०२१/दिनांक 05/03/2021/440.	900.00	66 Months	8.00%	900.00

The Bank has paid the interest on all the LTDs up to date. Repayment of LTD will be done only at maturity with prior approval of the Reserve Bank of India.

The amount of LTD after discounting factors is included in the Tire –II capital funds of the Bank for capital adequacy purpose as per RBI Guidelines.

16. Bad & Doubtful Debts Written Off :

The Statutory Auditors of Bank have certified as non-receivable 12 accounts amounting to Rs. 4,46,48,528.54 plus interest receivable and other charges thereon. The prudential write off has also been approved by Annual General Meeting dated vide resolution as per the agenda Item No. 7 of Meeting dated August 29, 2021. Necessary accounting entries have been passed against Bad & Doubtful Debts Reserve and Overdue Interest Reserve.

17. Previous year figures are regrouped or rearranged wherever necessary to conform to the presentation of the current year.

For S R Rahalkar and Associates

Chartered Accountants
Firm Regd. No. 108283W

A P SAWARKAR

Partner
Statutory Auditors
M. No.: 100442
UDIN: 22100442AHUYEV7124
Date: April 23, 2022
Place: Jalgaon

For Jalgaon Janata Sahakari Bank Ltd.

P. U. Patil

Chief Executive Officer (O)

A. G. Rao
Chairman

P. D. Jadhav
Vice Chairman

J. P. Doshi
Director

S. B. Lohar
Director

S. P. Madane
Director

IV. CASH FLOW STATEMENTS (AS-3) :

(Rs. in lakh)

PARTICULARS	2021-22		2020-21	
Cash flow from operating activities				
Net profit Before tax as per Profit and Loss Account		2,340.04		2,636.07
Add/Less:				
Income Tax Paid Earlier Years	-4.03		96.54	
Income Tax Refund	17.76		-	
Excess Income Tax Provision Written Back	94.52		-	
Deferred Tax	440.23		334.55	
Provision for Income Tax	-1,065.00	-516.52	801.00	1,232.08
Net profit After tax as per Profit and Loss Account		1,823.52		1,403.98
Add: Adjustments for				
Depreciation on Fixed Assets	159.86		163.22	
Depreciation on Revalued Assets	-10.07		-	
Write-off Fixed Assets and Furniture	9.88			
Stock and expenditure Written off	-		-	
Loss on Sale of Fixed Assets	-		-	
Amortization of Premium on Investment	15.27		22.06	
Depreciation in value of Investment	13.03		-	
Provision for Income Tax	1,065.00		801.00	
Provision for Bad and doubtful debts	1,350.00		2,275.00	
Interest on Borrowings	369.12		319.31	
Interest Payable on Deposits	-		-	
Provision for diff in valuation of Investment	-		-	
Provision for standard assets	-		-	
Provision for locker rent above 3 years	3.25		4.40	
Provision for Restructure General	409.53		42.75	
Provision for Pigmy Deposit Case	3.40		-	
Provision for Contingencies	530.00	3,918.27	-	3,627.75
Less: Adjustments for				
Profit on sale of Assets	-0.87		-0.45	
Profit on sale of investments	-257.44		-1,257.34	
Excess IDR Transferred to Profit and Loss Account	-8.17		-246.50	
Excess Ex Gratia Provision Transferred to Profit and Loss account	-4.50	-270.98	-	-1,504.29
Dividend on Shares Received	-5.00		-	
Profit on sale on Non Banking Assets	-		-4.23	

Dividend payable trans to other income			-	
Charity Fund	-14.03		-12.46	
Shareholder welfare fund	-9.22		-6.60	
Nominal Membership Fees Received	5.59		5.27	
Member Entrance Fees Received	2.35	-20.31	1.09	-16.94
Operating Profits before Working Capital Changes		5,450.50		3,510.51
Increase/(decrease) in Reserve funds	-		0.00	
(Increase)/decrease in Investments	258.05		-4,373.29	
(Increase)/decrease in Reverse Repo	-6,300.00		-	
(Increase)/decrease in AFS and HFT	-345.69		15,088.29	
(Increase)/decrease in Loans and Advances	3,236.00		-6,032.98	
(Increase)/decrease in Interest Receivable on Govt Sec	-141.39		63.26	
(Increase)/decrease in Accrued Interest on Investments	521.29		-674.90	
Increase/(decrease) in Overdue Interest Reserve	528.84		52.29	
(Increase)/decrease in Other Assets	281.67		-369.14	
Increase/(decrease) in Deposits	1,801.41		4,718.74	
Increase/(decrease) in Branch Adjustment	-		-	
Increase/(decrease) in Other Liabilities	-209.39	-369.21	812.78	9,285.06
Net cash generated from operating activities before tax		5,081.29		12,795.57
Income tax paid for previous year	-90.00		-	
Advance tax paid for current financial year	-950.00		-700.00	
TDS Refund Received	7.40		76.28	
TDS Paid during the year	-4.93	-1,037.53	-	-623.72
Net cash generated from operating activities after tax [A]		4,043.76		12,171.85
Cash flow from investing activities				
Purchase of fixed assets	-201.46		-97.73	
Purchase of Investments	-30,670.16		-28,398.77	
Sale Proceeds of Investments	27,628.55		14,991.64	
Sale proceeds of fixed assets	2.16		-	
Dividend received on MSC Banks Shares	5.00	-3,235.91	-	-13,504.86
Net cash generated from investing activities [B]		-3,235.91		-13,504.86
Cash flow from Financing activities				
Increase/ (Decrease) in share capital	226.82		-115.61	
Increase/(Decrease) in Borrowing	665.50		264.80	
Interest on Borrowing paid	-369.12		-330.53	
Dividend Paid	-488.21	34.98	-5.47	-186.81

Net cash generated from Financing activities [C]		34.98		-186.81
Net increase in Cash and Cash equivalents (A+B+C)		842.83		-1,519.82
Cash & cash equivalents at the beginning of the year		10,371.20		11,891.03
Cash & cash equivalents at the end of the year		11,214.03		10,371.20
Break up of cash and cash equivalents				
Cash	2,871.79		2,306.93	
Balances with Banks	-		-	
In CurrentAccounts	7,756.29		7,385.03	
In DepositAccounts	585.95		679.25	

For S R Rahalkar and Associates

Chartered Accountants

Firm Regd. No. 108283W

For Jalgaon Janata Sahakari Bank Ltd.**A P SAWARKAR**

Partner

Statutory Auditors

M. No.: 100442

UDIN: 22100442AHUYEV7124

P. U. Patil

Chief Executive Officer (O)

Date : April 23, 2022**Place :** Jalgaon**A. G. Rao**

Chairman

P. D. Jadhav

Vice Chairman

J. P. Doshi

Director

S. B. Lohar

Director

S. P. Madane

Director

ANNEXURE – A

(Rs. In lakhs)

1.	Name of the Bank	:	Jalgaon Janata Sahakari Bank Ltd. Jalgaon (Scheduled Bank)	
2.	Registered Office Address	:	'Seva' 117/119 Navi Peth Jalgaon – 425 001.	
3.	Registration & No. & Date	:	JGA/BNK/161 dated June 8 1977	
4.	No. & Date of RBI License	:	ACD.MH-116-P dated November 3 1978.	
5.	Area of Operation	:	Maharashtra State	
6.	Particulars as on	:	31st March 2022	
7.	No. of Branches Ext. Counter & Head Office	:	40 Branches & Head Office	
8.	Membership	:	A) Regular - 57522	
		:	B) Nominal - 2187	
9.	Paid up Share Capital	:	5271.05	
10.	Total Reserves & Surplus	:	19306.23	
11.	Deposits – Total	:	Rs. 187848.03	
		:	A) Current A/c Rs. 14894.14	
		:	B) Saving A/c Rs. 47964.04	
		:	C) Term Deposit Rs. 124989.85	
12.	Advances – Total	:	Rs. 1 14009.94	
		:	A) Secured Rs. 102023.12	
		:	B) Unsecured Rs. 11986.82	
13.	% of Priority Sector to Total	:	58.73%	
14.	% of Weaker Sector to Total	:	11.34%	
15.	Investments	:	Rs. 46485.17	
		:	A) State Co-op Bank Shares Rs. 50.02	
		:	B) District C.C. Bank Shares Rs. 2.05	
		:	C) NCFD Corporation Ltd Shares (UO) Rs. 10.00	
		:	D) Central Govt. Bonds & T Bills Rs. 26839.24	
		:	F) State Govt. Bonds Rs. 19583.86	
16.	% of Net NPA to Net Advances	:	0.00%	
17.	Audit Classification (FY 2021-22)	:	"A"	
18.	Total Staff	:	352	
		:	A) Sub Staff 73	
		:	B) Other 279	
19.	Working Capital	:	Rs. 217358.03	

INDEPENDENT AUDITOR'S REPORT

To,
The Members of Jalgaon Janata Sahakari Bank Limited, Jalgaon (Scheduled Bank)

Report on the Audit of the Financial Statements Opinion

We have audited the financial statements of Jalgaon Janata Sahakari Bank Limited, Jalgaon, ('the Bank'), which comprise the Balance sheet as at 31st March 2022, the statement of profit and loss for the year then ended, and the cash flow statement for the year ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. The returns of Head Office and 40 branches audited by us are consolidated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at 31st March 2022 and its profit for the year ended on that date and cash flow statement for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 and the Rules thereunder, and the provisions of the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 (as applicable) and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the Directors report, including other explanatory information, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

Responsibilities of Management and those charged with the Governance for the financial statements

The Bank's Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI provisions of Banking Regulation Act, 1949 and the rules made here under, the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 (as applicable) and circulars and guidelines issued by the RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting

policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the audit of the Financial Statement

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of user's taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Co-operative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

We report that :

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

We further report that for the year under audit, the Bank has been awarded "A" classification.

For SR Rahalkar and Associates

Chartered Accountants
Firm Regd. No.: 108283W

(A. P. Sawarkar)

Partner
M. No. 100442

UDIN : 22100442AHUYEV7124

Jalgaon, April 23, 2022

JJSB BRANCHES

HEAD OFFICE		
Shri P.U.Patil	Chief Executive Officer (O)	9823314073
GENERAL MANAGER		
Operations	S.J.Nagmoti	9823314078
Loans & Recovery	S.N.Agrawal	9823069315
	HEAD OF DEPARTMENT	
General Administration	N.R.Chaudhari	9823314085
Information & Tech. CIO	R.M.Mahajan	9823314010
Training & CISO	A.B.Naik	9823314011
Loans	A.L.Parmar	9823533353
Banking CFO	S.A.Upasani	9823314084
Planning & Development	Smt.S.S.Bhavsar	9823314083
Recovery	P.N.Patil	9923597760
Audit & Inspection CRO	Smt.J.M.Joshi	9765137755
Small Loans	H.D.Chandankar	9823481811
Human Resource	Smt.V.S.Deshpande	9823300010
P.R.	G.B.Takane	9673008367
Purchase	R.S.Chandankar	9420668231
Shares	M.R.Sawadekar	9823314013
Self Help Group	Smt.P.P.Zope	9823314012
Legal	Smt.P.V.Satpute	9607978662
Board Secretary	V.S.Punde	9823083888
CCO	K.R.Shirude	8600332411

JJSB BRANCHES

Branch	Contact	Branch	Contact
Dana Bazar, Jalgaon O.U.Patil	0257-2225055/57 9923422252	Station Road, Jalgaon V.V.Kulkarni	0257-2228148 9923597755
Market Yard, Jalgaon S.S.Kulkarni	0257-2210943 9923414034	Omkareshwar Mandir, Jalgaon K.P.Chaube	0257-2238138 9823314080
Ganesh Colony, Jalgaon N.M.Bhivsane	0257-2252038 9823314025	Navi Peth, Jalgaon Smt.S.N.Joshi	0257-2223442 9673008348
Vivekanand Pratishthan, Jalgaon Smt.A.P.Bhalerao	0257-2240537 9673005894	Pimprala, Jalgaon V.L.Nannaware	0257-2251177 9823012525
Sindhi Colony, Jalgaon Smt.V.V.Kulkarni	0257-2226336 9673305895	Savada S.S.Borse	02584-222553 9673008381
Bodwad P.G.Joshi	02582-275420 9923814038	Bhusawal S.P.Pathak	02582-222101 8788105320

Branch	Contact	Branch	Contact
Yawal B.V.Kulkarni	02585-260066 9637078308	Kurha kakoda B.D.Takarkhede	02583-232314 9923203707
Raver R.R.Dube	02584-250271 9423902505	Erandol V.V.Mate	02588-243146 9823611181
Jamner A.B.Sonawane	02580-233211 9923597756	Dharangaon G.R.Khorkhede	02588-251122 9607978665
Khamgaon P.R.Patil	07263-255948 9823314081	Chopda J.R.Mali	02486-222080 8888804960
Chalisgaon S.A.Jagtap	02589-223204 9823913211	Pachora M.P.Patil	02596-243311 9823314069
Amalner V.R.Arkadi	02587-223990 9607978660	Bhadgaon S.B.Patil	02596-213888 9890091714
Thane K.B.Sangale	022-25382918 9823314059	Pune M.A.Garge	020-25475384 9923214400
Kalyan S.R.Dharmadhikari	0251-2301214 9823314077	Nashik Main S.M.Jaiswal	0253-2504030/20 9823733383
Pimpri Chinchwad D.M.Madke	7770045050 9823714068	Dhule city B.N.Salunke	02562-232974 9823314091
Bhosala Military School,Nashik H.B.Pagare	0253-2341325 9823314027	Nandurbar N.C.Khankari	02564-223438 9823314079
Deopur, Dhule U.S.Kulkarni	02562-275693 9422733882	Shirpur S.R.Sharma	02563-257455 9923322212
Shahada R.S.Patil	02565-225699 9823314006	Aurangabad B.B.Pawar	0240-2346174 9823011320
Parola D.N.Wagh	02597-294488 9156878455	Sillod (Aurangabad) R.B.Patil	02430-223965 7030925965
Jalna S.N.Pol	02482-233770 9922773806		
Waluj (Aurangabad) M.Wanve	0240-2552966 9673305500		

शाखा विस्तार

मुख्य कार्यालय : सोमवार ते शनिवार - ११.०० ते ६.०० (रविवार सुटी)

शाखेचे नाव	सुटी	कार्यालयीन कामकाजाचे वार	कार्यालयीन कामकाजाची वेळ
दाणा बाजार	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
मार्केट यार्ड	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
स्टेशन रोड	रविवार सुटी	सोम ते शनि	९.०० ते १२.०० व ५.०० ते ८.००
ओंकारेश्वर मंदिर	सोमवार सुटी	मंगळ ते रवि	१०.०० ते ४.००
विवेकानंद प्रतिष्ठान	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
गणेश कॉलनी	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
नवी पेठ	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
पिंप्राळा	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
सिंधी कॉलनी	रविवार सुटी	सोम ते शनि	९.३० ते ३.३०
सावदा	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
बोदवड	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
भुसावळ	रविवार सुटी	सोम ते शनि	१०.३० ते ४.३०
यावल	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
कुन्हा - काकोडा	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
रावेर	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
एरंडोल	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
जामनेर	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
धरणगाव	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
खामगाव	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
चोपडा	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
चाळीसगाव	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
पाचोरा	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
अंमळनेर	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
भडगाव	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
शाखेचे नाव	सुटी	कार्यालयीन कामकाजाचे वार	कार्यालयीन कामकाजाची वेळ
ठाणे	रविवार सुटी	सोम ते शनि	१०.३० ते १.३० व ४.३० ते ७.३०
कल्याण	सोमवार सुटी	मंगळ ते रवि	१०.३० ते २.३० व ५.०० ते ७.००
पुणे	रविवार सुटी	सोम ते शनि	१०.०० ते २.०० व ५.०० ते ७.००
पिंपरी-चिंचवड, पुणे	रविवार सुटी	सोम ते शनि	९.३० ते १.३० व ५.०० ते ७.००
नाशिक मेन	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
भोसला मिलीटरी स्कुल, नाशिक	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
धुळे शहर	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
देवपुर धुळे	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
नंदुरबार	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
शहादा	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
शिरपुर	रविवार सुटी	सोम ते शनि	१०.०० ते ४.००
पारोळा	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
औरंगाबाद	रविवार सुटी	सोम ते शनि	११.०० ते ५.००
वाळुज (औरंगाबाद)	रविवार सुटी	सोम ते शनि	१०.३० ते ४.३०
सिल्लोड	रविवार सुटी	सोम ते शनि	१०.३० ते ४.३०
जालना	रविवार सुटी	सोम ते शनि	१०.३० ते ४.३०

टीप : २ व्या व ४ व्या शनिवारी सर्व शाखा व मुख्य कार्यालयास सुटी राहिली.

OUR BANKERS

- 1) Reserve Bank of India
- 2) Maharashtra State Co-op. Bank Ltd, Mumbai.
- 3) Jalgaon District Central Co-op. Bank Ltd, Jalgaon.
- 4) State Bank of India.
- 5) Bank of Badoda, Jalgaon.
- 6) Union Bank of India, Jalgaon.
- 7) H.D.F.C. Bank Ltd.
- 8) ICICI Bank Ltd.
- 9) I.D.F.C. Bank Ltd.
- 10) Axis Bank Ltd.
- 11) I.D.B.I. Bank Ltd.
- 12) Bandhan Bank Ltd.

For S.R.Rahalkar & Associates

Chartered Accountants Firm Regd. No.: 108283W

(A. P. Sawarkar)

Partner, M.No. 100442

UDIN : 22100442AHUYEV7124

Jalgaon, April 23, 2022

LEGAL ADVISORS LIST

- 1) **Adv. Vinayak Janardan Dixit**
Advocate High Court, Aurangabad
- 2) **Adv. Ankush Nagargoje**, Aurangabad
- 3) **Adv. Anil Choughule**, Jalgaon
- 4) **Adv. Dattatraya Bhokariker**, Jalgaon
- 5) **Adv. Vikram Pawar**, Jalgaon
- 6) **Adv. Anand Mujumdar**, Jalgaon
- 7) **Adv. Sanjay Sharma**, Jalgaon
- 8) **Adv. M. V. Jogalekar**, Thane (Mumbai)
- 9) **Adv. Prakash B. Patil**, Jalgaon
- 10) **Adv. Padmanabh Govind Deshpande**, Jalgaon

INFORMATION FOR MEMBERS

1. CHANGE OF ADDRESS :

Please intimate bank about any change in your address, phone/mobile numbers and quote the share Reg.Folio No.given on your share certificate in every correspondence.

2. SHARE CERTIFICATES

If you have not collected your share certificates so far, please collect it from the Head Office immediately.

3. UNCLAIMED DIVIDEND

If you have not collected your dividend for the year ended on 31.03.2019 (2018-19) please collect the same latest by 31.12.2022 failing which unclaimed dividend is liable to be forfeited as per provisions of Bye Laws of Bank.

4. IDENTITY CARD

Members who have not applied for identity cards, are requested to submit the application to the branch.

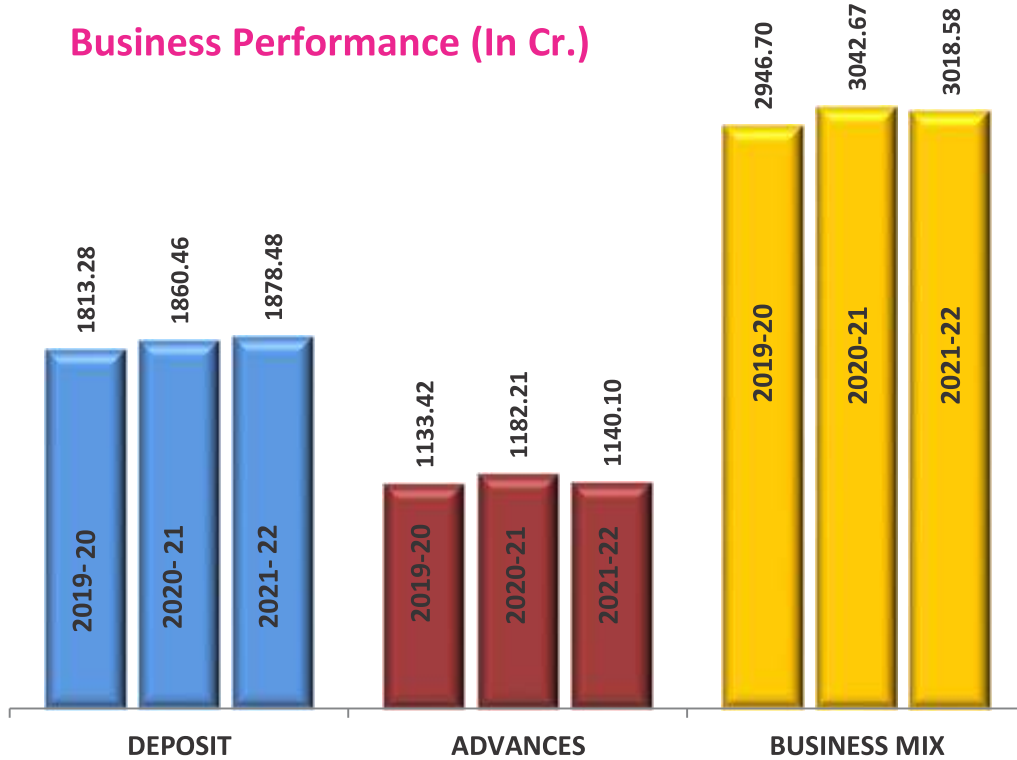
5. SPECIAL FEATURES

YOUR DEPOSITS WITH BANK are insured with Deposit Insurance & Credit Guarantee Corporation of India up to Rs 5.00 lac .

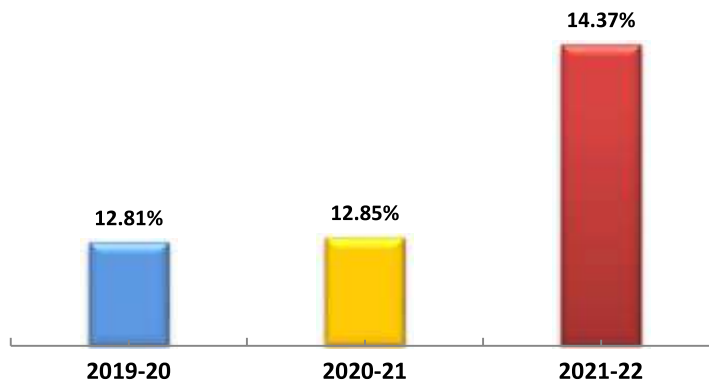
6. SUGGESTIONS WELCOME

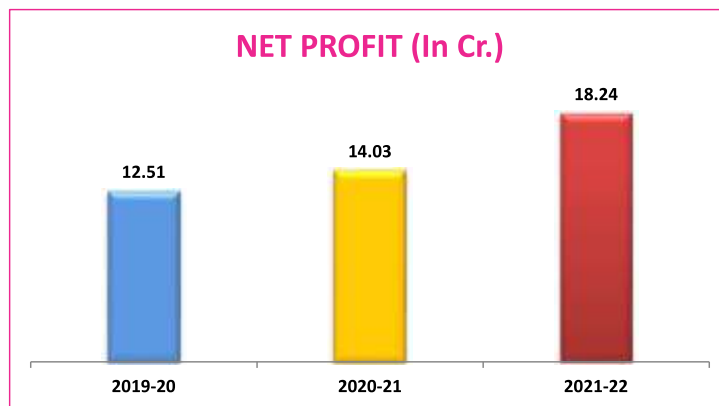
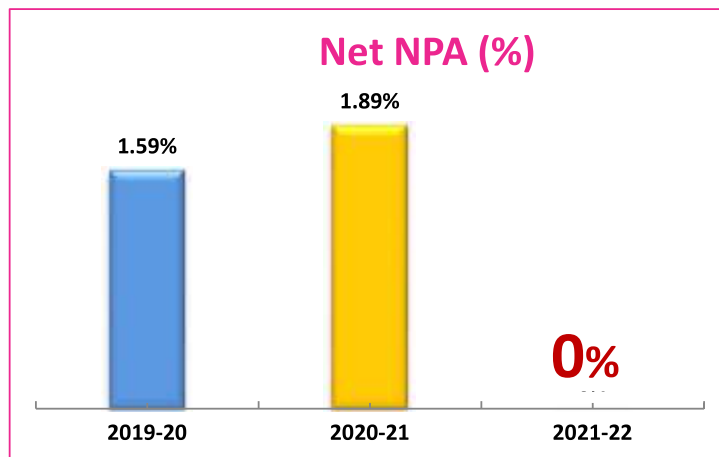
Your suggestions are valuable to us It is our earnest Endeavour to make ` THE BANK ` as an institution which you can bank upon with confidence.

Business Performance (In Cr.)



CRAR (%)





PERFORMANCE HIGHLIGHTS (Rs. In Cr.)

Particulars	2022	2021	2020	2019	2018	2017	2016
Paid up share capital	52.71	50.44	51.60	44.10	42.91	41.36	36.91
Reserves and Surplus	193.06	171.09	154.87	144.98	134.57	121.93	111.68
Deposits	1878.48	1840.47	1813.28	1634.15	1390.62	1316.20	1169.65
Advances	1140.10	1182.21	1133.42	1017.84	898.54	810.82	768.41
Total Business	3018.58	3022.68	2946.70	2651.99	2289.16	2127.02	1938.06
Investments	847.15	750.56	711.29	616.64	510.12	519.04	425.26
Total Income	182.28	187.94	181.14	155.08	144.12	141.20	136.09
Total Expenditure & Provisions	164.04	173.90	168.63	142.93	133.08	132.98	128.21
Net Profit	18.24	14.04	12.51	12.15	11.04	8.22	7.88
Working Capital	2173.58	2106.38	2039.22	1770.63	1576.61	1479.32	1364.91
No. of Branches + Extn.	40.00	40+1	40+1	40+1	40+1	36+1	36+1
No. of Employees	352.00	362.00	382.00	375.00	388.00	366.00	372
No. of Regular Shareholders	57522	55818	54510	53590	53187	53051	52795
Net NPA (%)	0.00	1.89	1.59	0.67	0.40	0.98	2.46
Audit Classification	"A"	"A"	"A"	"A"	"A"	"A"	"A"



स्वातंत्र्याच्या अमृत महोत्सव अनुषंगाने विविध ऐतिहासिक घटनांचा समावेश असलेल्या सन २०२२ च्या दिनदर्शिकेचे प्रकाशन जिल्हाधिकारी श्री अभिजीत राऊत यांच्या शुभहस्ते बँकेच्या सेवा मुख्य कार्यालयात संपन्न झाले.



धरणगाव शहरात प्रथमच बचत गट महोत्सवाचे आयोजन करण्यात आले. सदर महोत्सवात २५ बचतगटांचे हस्तकला आधारीत विविध वस्तूंचे स्टॉल नागरिकांसाठी उपलब्ध करून देण्यात आले होते त्यास परिसरातील नागरिकांनी उत्स्फूर्त प्रतिसाद दिला



स्वातंत्र्याच्या अमृत महोत्सव वर्षा निमित्त बचत गटातील महिलांनी आप-आपल्या भागात एकत्र येऊन भारत माता प्रतिमेचे पूजन केले. यात बँकेच्या बचत गटातील जवळपास ५००० महिलांनी विक्रमी सहभाग नोंदविला.



राष्ट्रिय कृषी व ग्रामीण विकास बँक यांनी जळगाव जनता सहकारी बँकेच्या सेवा मुख्य कार्यालयात "राष्ट्रिय बालिका दिवस" कार्यक्रमाचे आयोजन करण्यात आले.



बचतगटांच्या विविध उत्पादनांच्या महाशिवरात्र बाजार पेठ चे आयोजन ओंकारेश्वर मंदिराजवळ करण्यात आले सदर बाजारपेठेत सुमारे ५० बचत गटांनी आपले विविध वस्तूंचे स्टॉल विक्रीसाठी उपलब्ध करून दिले होते



बँकेच्या देवपूर शाखेच्या वतीने विमा कंपनी कडून शाखेला मिळालेली बक्षिसाची रक्कम शाखेच्या गरजू ग्राहकाच्या मुलाचे निधन झाल्याने त्यांना मदत म्हणून देण्यात आली.



संचयाला जोड मिळाली शुद्ध अर्थनीतीची त्या नीतीने सार्थ ठरवली वाट प्रगतीची



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सब समाज को लिए साथ में आगे है बढ़ते जाना ।